

DAFTAR PUSTAKA

- Abdullah, Junaidi. "Akad-Akad Di Dalam Asuransi Syariah." *TAWAZUN: Journal of Sharia Economic Law* 1, no. 1 (2018): 11.
- Ajib, Muhammad. *Asuransi Syariah. Perpustakaan Nasional: Katalog Dalam Terbitan (KDT)*. 1st ed. Jakarta: Rumah Fiqih Publishing, 2019.
- Alamsyah, Richard, and Adi Wiratno. "Pendapatan Premi, Rasio Hasil Investasi, Laba, Klaim Dan Risk Based Capital Perusahaan Asuransi Kerugian Di Indonesia." *Jurnal Riset Akuntansi & Perpajakan (JRAP)* 4, no. 01 (1970): 87–101.
- Anshori, Abdul Ghofur. *Asuransi Syariah Di Indonesia*. Yogyakarta: UII Press, 2008.
- Aulina, Nadiya, and Mirtawati. "Analisis Regresi Data Panel Pada Faktor-Faktor Yang Mempengaruhi Kemiskinan Di Indonesia Tahun 2015-2019." *Kinerja Jurnal Ekonomi dan Bisnis* 4, no. 1 (2021): 78–90.
- Basri, and Syarli. "AHP-Standar Score: Pendekatan Baru Dalam Sistem Pemingkatan." *Jurnal Keteknikan dan Sains (JUTEKS) - LPPM UNHAS* 1, no. 1 (2018): 1–6.
- Dermawan, Wildan Dwi. "Analisis Risk Based Capital Untuk Mengetahui Kesehatan Keuangan Asuransi Di Indonesia 'Risk Based Capital Analysis to Know of Insurance Financial Health in Indonesia.'" *Forum Ekonomi* 23 (1), no.1(2021):1219.<http://journal.feb.unmul.ac.id/index.php/FORUM EKONOMI>
- Donatus, Sermada Kelen. "Pendekatan Kuantitatif Dan Kualitatif Dalam Penelitian Ilmu Sosial: Titik Kesamaan Dan Perbedaan" (n.d.): 197–210.
- Fatmawati, Novia Dwi, and Happy Sista Devy. "Pengaruh Pendapatan Premi, Klaim, Investasi Dan Biaya Operasional Terhadap Pertumbuhan Aset Perusahaan Asuransi Jiwa Syariah Di Indonesia." *Velocity: Journal of Sharia Finance and Banking* 1, no. 1 (2021): 35–43.
- Ghoni, Abdul. "Perbandingan Tingkat Efisiensi Perusahaan Asuransi Umum Syariah Di Indonesia Sebelum Dan Sesaat Pandemi Covid-19." *Jurnal Syar'Insurance* 7, no. 2 (2021).
- Hidayat, Muhammad Jamil, Alfian Futuhul Hadi, and Dian Anggraeni. "Analisis Regresi Data Panel Terhadap Indeks Pembangunan Manusia (IPM) Jawa Timur Tahun 2006-2015." *Majalah Ilmiah Matematika dan Statistika* Vol.18 No.

(2018): 69–80.

Hidayat, Nur Indah Aulia, Santi Susanti, and Sri Zulaihari. “Pengaruh Premi , Hasil Investasi Dan Risk Based Capital Terhadap Laba Perusahaan Asuransi Syariah Indonesia 2019 (The Effect of Premium , Investment Returns and Risk Based Capital on Profits of Indonesia Sharia Insurance Company in 2019).” *Jurnal Akuntansi, Keuangan, dan Manajemen (Jakman)* 2, no. 4 (2021): 327–344.

Ikatan Akuntan Indonesia. “Akuntansi Transaksi Asuransi Syariah 108 ED Revisi PSAK 108.” Jakarta: Dewan Standar Akuntansi Syariah Ikatan Akuntansi Indonesia, 2015.

Indrasetianingsih, Artanti, and Tutik Khalimatul Wasik. “Model Regresi Data Panel Untuk Mengetahui Faktor Yang Mempengaruhi Tingkat Kemiskinan Di Pulau Madura.” *Jurnal Gaussian* 9, no. 2018 (2020): 355–363.

Jaya, I Gede Nyoman Mindra, and Neneng Sunengsih. “Kajian Analisis Regresi Dengan Data Panel.” *Prosiding Seminar Nasional Penelitian, Pendidikan, dan Penerapan MIPA* (2009): 51–58.

Jusmansyah, Muhamad. “Analisis Pengaruh Current Ratio, Debt to Equity Ratio, Total Asset Turn over, Dan Return on Equity Terhadap Harga Saham.” *Jurnal Ekonomika dan Manajemen* 9, no. 2 (2020).

Lenaini, Ika. “Teknik Pengambilan Sampel Purposive Dan Snowball Sampling.” *Historis: Jurnal Kajian, Penelitian & Pengembangan Pendidikan Sejarah* 6, no. 1 (2021): 33–39.

Lestari, Andriani, and Yudi Setyawan. “Analisis Regresi Data Panel Untuk Mengetahui Faktor Yang Mempengaruhi Belanja Daerah Di Provinsi Jawa Tengah.” *Jurnal Statistika Industri dan Komputasi* 2, no. 1 (2017): 1–11.

Lestari, Nita, and Nana Diana. “Pengaruh Kontribusi Peserta, Klaim, Dan Hasil Investasi Terhadap Underwriting Dana Tabarru’ Pada Perusahaan Asuransi Jiwa Syariah Di Indonesia Periode 2014-2019.” *Jurnal Masharif al-Syariah: Jurnal Ekonomi dan Perbankan Syariah* 5, no. 2 (2021): 68–84.

LPMQ. “Qur’an Kemenag In Word.” Jakarta: Kementrian Agama Republik Indonesia, 2019.

Mapuna, Hadi Daeng. “ASURANSI JIWA SYARIAH: Konsep Dan Sistem Operasionalnya.” *Al-Risalah* Vol.19 No. (2019): 159–166.

Marwansyah, Sofyan, and Ambar Novi Utami. “Analisis Hasil Investasi, Pendapatan Premi, Dan Beban Klaim Terhadap Laba Perusahaan Perasuransian Di

- Indonesia.” *JURNAL AKUNTANSI, EKONOMI dan MANAJEMEN BISNIS* 5, no. 2 (2017): 213.
- Miftakhul Jannah, Dinna, and Lucky Nugroho. “Strategi Meningkatkan Eksistensi Asuransi Syariah Di Indonesia.” *Jurnal Maneksi* 8, no. 1 (2019): 169–176.
- Mufidah, Eva. “Analisis Laba, Arus Kas Operasi Dan Nilai Buku Ekuitas Terhadap Harga Saham.” *Eksis* Vol.12, No, no. 1 (2017): 47–62. <https://ejournal.stiedewantara.ac.id/index.php/001/article/view/79>.
- Mukhsinun, and Utihatli Fursotun. “Dasar Hukum Dan Prinsip Asuransi Syariah Di Indonesia.” *Jurnal Labatila: Jurnal Ilmu Ekonomi Islam* 2, no. 01 (2019): 53–73.
- Musdalifah, Sri Mintarti, and Maryam Nadir. *Manajemen Investasi*. 1st ed. Yogyakarta: Deepublish, 2015.
- Nadia, Masnun. “Pengaruh Pendapatan Premi, Hasil Investasi, Dan Risk Based Capital Terhadap Laba Perusahaan Asuransi (Studi Pada Perusahaan Asuransi Yang Terdaftar Di Bursa Efek Indonesia Periode 2015-2018).” *Jurnal* (2020): 1–16.
- Nailissyifa, Maulina, Suryadi Poerbo, and Umar Farouk. “Pengaruh Pengetahuan Pajak, Persepsi Atas Efektifitas Sistem Perpajakan Dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak PPh Pasal 21 Dalam Melapor SPT (Studi Pada Dosen ASN Di Politeknik Negeri Semarang).” *Jurnal JOBS* 5, no. 1 (2019): 63–72.
- Nanincova, Niken. “Pengaruh Kualitas Layanan Terhadap Kepuasan Pelanggan Noach And Bistro.” *Agora* 7, no. 2 (2019).
- Narimawati, Umi. “Metode Penelitian,” n.d. <https://repository.unikom.ac.id>.
- Nasution, Nurul hidayati, and Satria tri Nanda. “Pengaruh Pendapatan Premi, Hasil Underwriting, Hasil Investasi Dan Risk Based Capital Terhadap Laba Perusahaan Asuransi Umum Syariah.” *Jurnal Ilmiah Ekonomi Dan Bisnis* 17, no. 1 (2020): 41–55.
- Ningrum. “Pengaruh Penggunaan Metode Berbasis Pemecahan Masalah (Problem Solving) Terhadap Hasil Belajar Ekonomi Siswa Kelas X Semester Genap MAN 1 Metro Tahun Pelajaran 2016/2017.” *Jurnal Promosi: Jurnal Pendidikan Ekonomi UM Metro* 5, no. 1 (2017): 145–151.
- Nurchahyo, Bagus, and Riskayanto. “Analisis Dampak Penciptaan Brand Image Dan Aktifitas Word Of Mouth (WOM) Pada Penguatan Keputusan Pembelian Produk Fashion.” *Jurnal nusamba vol.3 no.1 april 2018* 3, no. 1 (2018): 14–29.

- Otoritas Jasa Keuangan. "Peraturan Otoritas Jasa Keuangan No 23/POJK/2015." *Otoritas Jasa Keuangan*. Last modified 2015. Accessed December 25, 2022. Otoritas Jasa Keuangan.
- Prahasti, Vani. "Pengaruh Pendapatan Premi, Hasil Underwriting, Hasil Investasi, Dan Risk Based Capital Terhadap Laba Perusahaan Asuransi Umum Yang Terdaftar Di Bursa Efek Indonesia Periode 2014-2018." *Program Studi Manajemen SI 2*, no. 1 (2009): 1–118.
- Purwono. "Studi Kepustakaan," n.d.
- Putri, Amelia Nadiah Wahyu, and Jaenal Effendi. "Analisis Faktor-Faktor Yang Memengaruhi Perolehan Surplus Underwriting Pada Asuransi Jiwa Syariah Di Indonesia (Periode 2015-2020)." *Al-Muzara'Ah* 9, no. 2 (2021): 185–196.
- Putri, Aprianti Andita, and Dina Fitriasia Septiarini. "Mekanisme Pendistribusian Surplus Underwriting Dana Tabarru' Pada Pt. Asuransi Takaful Keluarga Kantor Surabaya." *Jurnal Ekonomi Syariah Teori dan Terapan* 6, no. 3 (2020): 625.
- Rahman, Muhammad Imran, Muhammad Nusrang, and Sudarmin. "Analisis Regresi Untuk Data Panel Pada Pemodelan Tingkat Kematian Ibu Di Provinsi Sulawesi Selatan." *Variansi: Journal of Statistics and Its Application on Teaching and Research* 2, no. 1 (2020): 20–39.
- Redhika, Rizki, and Kasyful Mahalli. "Analisis Potensi Dan Kendala Pengembangan Asuransi Syariah Di Kota Medan." *Jurnal Ekonomi dan Keuangan* Vol.2 no.5, no. ANALISIS POTENSI DAN KENDALA PENGEMBANGAN ASURANSI SYARIAH DI KOTA MEDAN Rizki Redhika Kasyful Mahalli (2008): 323–335.
- Rustamunadi, and Siti Amaliah. "Pengaruh Hasil Investasi Terhadap Laba Bersih Pada Perusahaan Asuransi Jiwa Syariah Di Indonesia (Studi Pada Perusahaan Asuransi Jiwa Syariah Yang Terdaftar Di Otoritas Jasa Keuangan Periode 2014-2018_." *Jurnal Syar'Insurance* 6, no. 2 (2020): 105–124.
- Rustamunadi, and Aliyatur Rohmah. "Pengaruh Rasio Keuangan Early Warning System Terhadap Tingkat Solvabilitas Perusahaan Asuransi Life Syariah Di Indonesia Periode 2015-2019." *IJurnal Syar'Insurance (Sijas)* 7, no. 1 (2021): 2021. <http://jurnal.uinbanten.ac.id/index.php/si/issue/archive>.

- Safarudin, Sjaeful. "Pengenalan Asuransi Syariah." In *Modul Pelatihan Pengembangan Produk Asuransi Dan Reasuransi Syariah*, 22. Jakarta: Islamic Insurance Society, 2022.
- Sastri, Ida Ayu Ita Permata, Edy Sujana, and Ni Kadek Sinarwati. "Pengaruh Pendapatan Premi, Hasil Underwriting, Hasil Investasi Dan Risk Based Capital Terhadap Laba Perusahaan Asuransi (Studi Empiris Pada Perusahaan Asuransi Yang Terdaftar Di Bursa Efek Indonesia Periode 2011-2015)." *e-Journal SI Ak Universitas Pendidikan Ganesha* Vol. 7 No., no. 1 (2017): 1–11.
- Sawitri, Ade Nanda. "Analisis Investasi Dalam Asuransi Syariah Di Indonesia Terhadap Portofolio Optimal." *Media Ekonomi* Vol. 19, N (2011): 30–51.
- Stawati, Vicka. "Pengaruh Profitabilitas, Leverage Dan Ukuran Perusahaan Terhadap Penghindaran Pajak." *Jurnal Akuntansi dan Bisnis* 6, no. November (2020): 147–157.
- Sudaryono Saefullah. *Teknik Analisis Data*. Bandung: Alfabeta, 2012.
- Sugiyono. *Metode Penelitian Kuantitatif Kualitatif Dan R&D*. Edited by Sutopo. Edisi Kedu. Bandung: Alfabeta, 2019.
- Sula, Muhammad Syakir. *Asuransi Syariah*. Jakarta: Gema Insani, 2004.
- Sulaeman, and Amaliyah Wirawan. "Ta'awun-Based Micro Insurance Model Bagi UMKM : Upaya Mendukung Pengembangan Ekosistem Industri Halal Pasca Covid-19 Di Indonesia." *An-Nisbah: Jurnal Ekonomi Syariah* 08, no. April (2021): 32–58.
- Suripto, Teguh, and Abdullah Salam. "Analisa Penerapan Prinsip Syariah Dalam Asuransi." *JESI (Jurnal Ekonomi Syariah Indonesia)* 7, no. 2 (2018): 128.
- Sutikno, Bayu, Alfensi Faruk, and Oki Dwipurwani. "Penerapan Regresi Data Panel Komponen Satu Arah Untuk Menentukan Faktor-Faktor Yang Mempengaruhi Indeks Pembangunan Manusia." *Jurnal Matematika Integratif* 13 (1) (2017): 1–10.
- Syaifullah, Hamli. "Penerapan Fatwa DSN-MUI Tentang Murabahah Di Bank Syariah." *Kordinat* Vol. XVII (2018): 257–282.
- Wardani, Sulistyoyo, and Rita Intan Permatasari. "Pengaruh Pengembangan Karier Dan Disiplin Kerja Terhadap Prestasi Kerja Pegawai Negeri Sipil (PNS) Staf Umum Bagian Pergudangan Penerbangan Angkatan Darat (PENERBAD) Di Tangerang." *JURNAL ILMIAH M-PROGRESS* 12, no. 1 (2022): 13–25.

Widyastuti, Emy, and Anis Sholihah. "Faktor Penentu Surplus Underwriting Dana Tabarru' Asuransi Jiwa Syariah Di Indonesia Periode 2015-2020." *el-Jizya : Jurnal Ekonomi Islam* 10, no. 1 (July 29, 2022): 67–84. Accessed January 24, 2023. <https://ejournal.uinsaizu.ac.id/index.php/eljizya/article/view/6231>.

LAMPIRAN-LAMPIRAN



**KEPUTUSAN REKTOR
UNIVERSITAS ISLAM NEGERI SULTAN MAULANA HASANUDDIN BANTEN
NOMOR: 543 TAHUN 2022**

**TENTANG
DOSEN PEMBIMBING SKRIPSI
FAKULTAS EKONOMI DAN BISNIS ISLAM
UNIVERSITAS ISLAM NEGERI SULTAN MAULANA HASANUDDIN BANTEN
TAHUN ANGGARAN 2022**

**DENGAN RAHMAT TUHAN YANG MAHA ESA
REKTOR UNIVERSITAS ISLAM NEGERI SULTAN MAULANA HASANUDDIN BANTEN**

- Menimbang** : a. Bahwa untuk menyelesaikan ujian Sarjana bagi mahasiswa Fakultas Ekonomi Dan Bisnis Islam UIN Sultan Maulana Hasanuddin Banten dipandang perlu untuk menunjuk Pembimbing Utama dan Pembimbing Pembantu;
- b. Bahwa mahasiswa tersebut perlu memperoleh bimbingan yang sebaik-baiknya dalam menyelesaikan Skripsi, sehingga dapat menyelesaikan studi kesarjanaannya;
- c. Bahwa Saudara Havid Risyanto, S.Si., M.Sc. dan Elsa, M.Ak. masing-masing Dosen UIN Sultan Maulana Hasanuddin Banten telah memenuhi syarat untuk diangkat sebagai Pembimbing Utama dan Pembimbing Pembantu.
- Mengingat** : 1. Undang-Undang RI Nomor 20 Tahun 2003 tentang Sistem Pendidikan Nasional;
2. Undang-Undang RI Nomor 20 Tahun 2012 tentang Pendidikan Tinggi;
3. Keputusan Presiden RI Nomor 39 Tahun 2017 tentang Perubahan IAIN Sultan Maulana Hasanuddin Banten Serang menjadi UIN Sultan Maulana Hasanuddin Banten;
4. Peraturan Menteri Agama RI Nomor 23 tahun 2017 tentang Organisasi dan Tata Kerja UIN Sultan Maulana Hasanuddin Banten;
5. Keputusan Menteri Agama RI Nomor 383 tahun 1997 tentang Kurikulum Nasional Program Sarjana S1;
6. Keputusan Menteri Agama RI Nomor 32 tanggal 26 September 2017 tentang Statuta Universitas Islam Negeri Sultan Maulana Hasanuddin Banten;
7. Keputusan Menteri Agama RI Nomor 026483/B.II/7/2021 tanggal 26 Juli 2021 tentang Pengangkatan Rektor Universitas Islam Negeri Sultan Maulana Hasanuddin Banten;
8. Keputusan Menteri Agama RI Nomor 872/Un.17/BA.III.2/KP.07.6/08/2021 Tanggal 27 Agustus 2021 tentang Pengangkatan Dekan Fakultas Ekonomi dan Bisnis Islam UIN Sultan Maulana Hasanuddin Banten;
9. Surat Keputusan Rektor UIN Sultan Maulana Hasanuddin Banten Nomor 224 Tahun 2022 tanggal 26 Januari 2022 tentang Kalender Akademik tahun Akademik 2022-2023;
- Memperhatikan** : Surat Ketua Jurusan Asuransi Syariah tentang Pengesahan Sidang Diskusi Proposal Penelitian Skripsi tanggal 26 Oktober 2022
atas nama : Yuyu Farida
Nomor Induk Mahasiswa : 191430089

MEMUTUSKAN

- Menetapkan : **KEPUTUSAN REKTOR UNIVERSITAS ISLAM NEGERI SULTAN MAULANA HASANUDDIN BANTEN TENTANG DOSEN PEMBIMBING SKRIPSI FAKULTAS EKONOMI DAN BISNIS ISLAM UNIVERSITAS ISLAM NEGERI SULTAN MAULANA HASANUDDIN BANTEN TAHUN ANGGARAN 2022**
- Kesatu : Mengangkat Saudara **Havid Risyanto, S.Si., M.Sc.** sebagai Pembimbing Utama dan Saudara **Elsa, M.Ak.** sebagai Pembimbing Pembantu bagi mahasiswa tersebut di atas dengan judul Skripsi "**Pengaruh Kontribusi Tabarru', Surplus Underwriting, Hasil Investasi dan Risk Based Capital Terhadap Laba Perusahaan Asuransi Jiwa Syariah (Studi Empiric pada Perusahaan Asuransi Jiwa Syariah Yang Terdaftar di OJK Periode 2018-2022)**"
- Kedua : Keputusan ini diberikan kepada yang bersangkutan tersebut untuk dipergunakan sebagaimana mestinya.
- Ketiga : Keputusan ini mulai berlaku sejak tanggal ditetapkan.

Keputusan ini diberikan kepada yang bersangkutan untuk diketahui dan dilaksanakan dengan penuh tanggungjawab.

Ditetapkan : di Serang

Pada Tanggal : 30 November 2022

a.n Rektor,
Dekan,



Nihayatul Maskuroh

Tembusan:

1. Para Wakil Dekan di Lingkungan Fakultas Ekonomi dan Bisnis Islam;
2. Ketua Jurusan Asuransi Syariah Fakultas Ekonomi dan Bisnis Islam;
3. Bendahara UIN Sultan Maulana Hasanuddin Banten;
4. Mahasiswa yang bersangkutan; dan
5. Arsip.

Titik Presentase Distribusi t**Titik Presentasi Distribusi (df = 1 – 40)**

| df \ Pr | 0.25 | 0.10 | 0.05 | 0.025 | 0.01 | 0.005 | 0.001 |
|---------|---------|---------|---------|----------|----------|----------|-----------|
| | 0.50 | 0.20 | 0.10 | 0.050 | 0.02 | 0.010 | 0.002 |
| 1 | 1.00000 | 3.07768 | 6.31375 | 12.70620 | 31.82052 | 63.65674 | 318.30884 |
| 2 | 0.81650 | 1.88562 | 2.91999 | 4.30265 | 6.96456 | 9.92484 | 22.32712 |
| 3 | 0.76489 | 1.63774 | 2.35336 | 3.18245 | 4.54070 | 5.84091 | 10.21453 |
| 4 | 0.74070 | 1.53321 | 2.13185 | 2.77645 | 3.74695 | 4.60409 | 7.17318 |
| 5 | 0.72669 | 1.47588 | 2.01505 | 2.57058 | 3.36493 | 4.03214 | 5.89343 |
| 6 | 0.71756 | 1.43976 | 1.94318 | 2.44691 | 3.14267 | 3.70743 | 5.20763 |
| 7 | 0.71114 | 1.41492 | 1.89458 | 2.36462 | 2.99795 | 3.49948 | 4.78529 |
| 8 | 0.70639 | 1.39682 | 1.85955 | 2.30600 | 2.89646 | 3.35539 | 4.50079 |
| 9 | 0.70272 | 1.38303 | 1.83311 | 2.26216 | 2.82144 | 3.24984 | 4.29681 |
| 10 | 0.69981 | 1.37218 | 1.81246 | 2.22814 | 2.76377 | 3.16927 | 4.14370 |
| 11 | 0.69745 | 1.36343 | 1.79588 | 2.20099 | 2.71808 | 3.10581 | 4.02470 |
| 12 | 0.69548 | 1.35622 | 1.78229 | 2.17881 | 2.68100 | 3.05454 | 3.92963 |
| 13 | 0.69383 | 1.35017 | 1.77093 | 2.16037 | 2.65031 | 3.01228 | 3.85198 |
| 14 | 0.69242 | 1.34503 | 1.76131 | 2.14479 | 2.62449 | 2.97684 | 3.78739 |
| 15 | 0.69120 | 1.34061 | 1.75305 | 2.13145 | 2.60248 | 2.94671 | 3.73283 |
| 16 | 0.69013 | 1.33676 | 1.74588 | 2.11991 | 2.58349 | 2.92078 | 3.68615 |
| 17 | 0.68920 | 1.33338 | 1.73961 | 2.10982 | 2.56693 | 2.89823 | 3.64577 |
| 18 | 0.68836 | 1.33039 | 1.73406 | 2.10092 | 2.55238 | 2.87844 | 3.61048 |
| 19 | 0.68762 | 1.32773 | 1.72913 | 2.09302 | 2.53948 | 2.86093 | 3.57940 |
| 20 | 0.68695 | 1.32534 | 1.72472 | 2.08596 | 2.52798 | 2.84534 | 3.55181 |
| 21 | 0.68635 | 1.32319 | 1.72074 | 2.07961 | 2.51765 | 2.83136 | 3.52715 |
| 22 | 0.68581 | 1.32124 | 1.71714 | 2.07387 | 2.50832 | 2.81876 | 3.50499 |
| 23 | 0.68531 | 1.31946 | 1.71387 | 2.06866 | 2.49987 | 2.80734 | 3.48496 |
| 24 | 0.68485 | 1.31784 | 1.71088 | 2.06390 | 2.49216 | 2.79694 | 3.46678 |
| 25 | 0.68443 | 1.31635 | 1.70814 | 2.05954 | 2.48511 | 2.78744 | 3.45019 |

| | | | | | | | |
|----|---------|---------|---------|---------|---------|---------|---------|
| 26 | 0.68404 | 1.31497 | 1.70562 | 2.05553 | 2.47863 | 2.77871 | 3.43500 |
| 27 | 0.68368 | 1.31370 | 1.70329 | 2.05183 | 2.47266 | 2.77068 | 3.42103 |
| 28 | 0.68335 | 1.31253 | 1.70113 | 2.04841 | 2.46714 | 2.76326 | 3.40816 |
| 29 | 0.68304 | 1.31143 | 1.69913 | 2.04523 | 2.46202 | 2.75639 | 3.39624 |
| 30 | 0.68276 | 1.31042 | 1.69726 | 2.04227 | 2.45726 | 2.75000 | 3.38518 |
| 31 | 0.68249 | 1.30946 | 1.69552 | 2.03951 | 2.45282 | 2.74404 | 3.37490 |
| 32 | 0.68223 | 1.30857 | 1.69389 | 2.03693 | 2.44868 | 2.73848 | 3.36531 |
| 33 | 0.68200 | 1.30774 | 1.69236 | 2.03452 | 2.44479 | 2.73328 | 3.35634 |
| 34 | 0.68177 | 1.30695 | 1.69092 | 2.03224 | 2.44115 | 2.72839 | 3.34793 |
| 35 | 0.68156 | 1.30621 | 1.68957 | 2.03011 | 2.43772 | 2.72381 | 3.34005 |
| 36 | 0.68137 | 1.30551 | 1.68830 | 2.02809 | 2.43449 | 2.71948 | 3.33262 |
| 37 | 0.68118 | 1.30485 | 1.68709 | 2.02619 | 2.43145 | 2.71541 | 3.32563 |
| 38 | 0.68100 | 1.30423 | 1.68595 | 2.02439 | 2.42857 | 2.71156 | 3.31903 |
| 39 | 0.68083 | 1.30364 | 1.68488 | 2.02269 | 2.42584 | 2.70791 | 3.31279 |
| 40 | 0.68067 | 1.30308 | 1.68385 | 2.02108 | 2.42326 | 2.70446 | 3.30688 |

Titik Presentasi Distribusi (df= 41 –

80)

| Pr | 0.25 | 0.10 | 0.05 | 0.025 | 0.01 | 0.005 | 0.001 |
|-----------|-------------|-------------|-------------|--------------|-------------|--------------|--------------|
| df | 0.50 | 0.20 | 0.10 | 0.050 | 0.02 | 0.010 | 0.002 |
| 41 | 0.68052 | 1.30254 | 1.68288 | 2.01954 | 2.42080 | 2.70118 | 3.30127 |
| 42 | 0.68038 | 1.30204 | 1.68195 | 2.01808 | 2.41847 | 2.69807 | 3.29595 |
| 43 | 0.68024 | 1.30155 | 1.68107 | 2.01669 | 2.41625 | 2.69510 | 3.29089 |
| 44 | 0.68011 | 1.30109 | 1.68023 | 2.01537 | 2.41413 | 2.69228 | 3.28607 |
| 45 | 0.67998 | 1.30065 | 1.67943 | 2.01410 | 2.41212 | 2.68959 | 3.28148 |
| 46 | 0.67986 | 1.30023 | 1.67866 | 2.01290 | 2.41019 | 2.68701 | 3.27710 |
| 47 | 0.67975 | 1.29982 | 1.67793 | 2.01174 | 2.40835 | 2.68456 | 3.27291 |
| 48 | 0.67964 | 1.29944 | 1.67722 | 2.01063 | 2.40658 | 2.68220 | 3.26891 |
| 49 | 0.67953 | 1.29907 | 1.67655 | 2.00958 | 2.40489 | 2.67995 | 3.26508 |

| | | | | | | | |
|----|---------|---------|---------|---------|---------|---------|---------|
| 50 | 0.67943 | 1.29871 | 1.67591 | 2.00856 | 2.40327 | 2.67779 | 3.26141 |
| 51 | 0.67933 | 1.29837 | 1.67528 | 2.00758 | 2.40172 | 2.67572 | 3.25789 |
| 52 | 0.67924 | 1.29805 | 1.67469 | 2.00665 | 2.40022 | 2.67373 | 3.25451 |
| 53 | 0.67915 | 1.29773 | 1.67412 | 2.00575 | 2.39879 | 2.67182 | 3.25127 |
| 54 | 0.67906 | 1.29743 | 1.67356 | 2.00488 | 2.39741 | 2.66998 | 3.24815 |
| 55 | 0.67898 | 1.29713 | 1.67303 | 2.00404 | 2.39608 | 2.66822 | 3.24515 |
| 56 | 0.67890 | 1.29685 | 1.67252 | 2.00324 | 2.39480 | 2.66651 | 3.24226 |
| 57 | 0.67882 | 1.29658 | 1.67203 | 2.00247 | 2.39357 | 2.66487 | 3.23948 |
| 58 | 0.67874 | 1.29632 | 1.67155 | 2.00172 | 2.39238 | 2.66329 | 3.23680 |
| 59 | 0.67867 | 1.29607 | 1.67109 | 2.00100 | 2.39123 | 2.66176 | 3.23421 |
| 60 | 0.67860 | 1.29582 | 1.67065 | 2.00030 | 2.39012 | 2.66028 | 3.23171 |
| 61 | 0.67853 | 1.29558 | 1.67022 | 1.99962 | 2.38905 | 2.65886 | 3.22930 |
| 62 | 0.67847 | 1.29536 | 1.66980 | 1.99897 | 2.38801 | 2.65748 | 3.22696 |
| 63 | 0.67840 | 1.29513 | 1.66940 | 1.99834 | 2.38701 | 2.65615 | 3.22471 |
| 64 | 0.67834 | 1.29492 | 1.66901 | 1.99773 | 2.38604 | 2.65485 | 3.22253 |
| 65 | 0.67828 | 1.29471 | 1.66864 | 1.99714 | 2.38510 | 2.65360 | 3.22041 |
| 66 | 0.67823 | 1.29451 | 1.66827 | 1.99656 | 2.38419 | 2.65239 | 3.21837 |
| 67 | 0.67817 | 1.29432 | 1.66792 | 1.99601 | 2.38330 | 2.65122 | 3.21639 |
| 68 | 0.67811 | 1.29413 | 1.66757 | 1.99547 | 2.38245 | 2.65008 | 3.21446 |
| 69 | 0.67806 | 1.29394 | 1.66724 | 1.99495 | 2.38161 | 2.64898 | 3.21260 |
| 70 | 0.67801 | 1.29376 | 1.66691 | 1.99444 | 2.38081 | 2.64790 | 3.21079 |
| 71 | 0.67796 | 1.29359 | 1.66660 | 1.99394 | 2.38002 | 2.64686 | 3.20903 |
| 72 | 0.67791 | 1.29342 | 1.66629 | 1.99346 | 2.37926 | 2.64585 | 3.20733 |
| 73 | 0.67787 | 1.29326 | 1.66600 | 1.99300 | 2.37852 | 2.64487 | 3.20567 |
| 74 | 0.67782 | 1.29310 | 1.66571 | 1.99254 | 2.37780 | 2.64391 | 3.20406 |
| 75 | 0.67778 | 1.29294 | 1.66543 | 1.99210 | 2.37710 | 2.64298 | 3.20249 |
| 76 | 0.67773 | 1.29279 | 1.66515 | 1.99167 | 2.37642 | 2.64208 | 3.20096 |
| 77 | 0.67769 | 1.29264 | 1.66488 | 1.99125 | 2.37576 | 2.64120 | 3.19948 |
| 78 | 0.67765 | 1.29250 | 1.66462 | 1.99085 | 2.37511 | 2.64034 | 3.19804 |

| | | | | | | | |
|----|---------|---------|---------|---------|---------|---------|---------|
| 79 | 0.67761 | 1.29236 | 1.66437 | 1.99045 | 2.37448 | 2.63950 | 3.19663 |
| 80 | 0.67757 | 1.29222 | 1.66412 | 1.99006 | 2.37387 | 2.63869 | 3.19526 |

Titik Presentasi Distribusi (df= 81 – 120)

| Pr df | 0.25 | 0.10 | 0.05 | 0.025 | 0.01 | 0.005 | 0.001 |
|----------|---------|---------|---------|---------|---------|---------|---------|
| | 0.50 | 0.20 | 0.10 | 0.050 | 0.02 | 0.010 | 0.002 |
| 81 | 0.67753 | 1.29209 | 1.66388 | 1.98969 | 2.37327 | 2.63790 | 3.19392 |
| 82 | 0.67749 | 1.29196 | 1.66365 | 1.98932 | 2.37269 | 2.63712 | 3.19262 |
| 83 | 0.67746 | 1.29183 | 1.66342 | 1.98896 | 2.37212 | 2.63637 | 3.19135 |
| 84 | 0.67742 | 1.29171 | 1.66320 | 1.98861 | 2.37156 | 2.63563 | 3.19011 |
| 85 | 0.67739 | 1.29159 | 1.66298 | 1.98827 | 2.37102 | 2.63491 | 3.18890 |
| 86 | 0.67735 | 1.29147 | 1.66277 | 1.98793 | 2.37049 | 2.63421 | 3.18772 |
| 87 | 0.67732 | 1.29136 | 1.66256 | 1.98761 | 2.36998 | 2.63353 | 3.18657 |
| 88 | 0.67729 | 1.29125 | 1.66235 | 1.98729 | 2.36947 | 2.63286 | 3.18544 |
| 89 | 0.67726 | 1.29114 | 1.66216 | 1.98698 | 2.36898 | 2.63220 | 3.18434 |
| 90 | 0.67723 | 1.29103 | 1.66196 | 1.98667 | 2.36850 | 2.63157 | 3.18327 |
| 91 | 0.67720 | 1.29092 | 1.66177 | 1.98638 | 2.36803 | 2.63094 | 3.18222 |
| 92 | 0.67717 | 1.29082 | 1.66159 | 1.98609 | 2.36757 | 2.63033 | 3.18119 |
| 93 | 0.67714 | 1.29072 | 1.66140 | 1.98580 | 2.36712 | 2.62973 | 3.18019 |
| 94 | 0.67711 | 1.29062 | 1.66123 | 1.98552 | 2.36667 | 2.62915 | 3.17921 |
| 95 | 0.67708 | 1.29053 | 1.66105 | 1.98525 | 2.36624 | 2.62858 | 3.17825 |
| 96 | 0.67705 | 1.29043 | 1.66088 | 1.98498 | 2.36582 | 2.62802 | 3.17731 |
| 97 | 0.67703 | 1.29034 | 1.66071 | 1.98472 | 2.36541 | 2.62747 | 3.17639 |
| 98 | 0.67700 | 1.29025 | 1.66055 | 1.98447 | 2.36500 | 2.62693 | 3.17549 |
| 99 | 0.67698 | 1.29016 | 1.66039 | 1.98422 | 2.36461 | 2.62641 | 3.17460 |
| 100 | 0.67695 | 1.29007 | 1.66023 | 1.98397 | 2.36422 | 2.62589 | 3.17374 |
| 101 | 0.67693 | 1.28999 | 1.66008 | 1.98373 | 2.36384 | 2.62539 | 3.17289 |
| 102 | 0.67690 | 1.28991 | 1.65993 | 1.98350 | 2.36346 | 2.62489 | 3.17206 |

| | | | | | | | |
|-----|---------|---------|---------|---------|---------|---------|---------|
| 103 | 0.67688 | 1.28982 | 1.65978 | 1.98326 | 2.36310 | 2.62441 | 3.17125 |
| 104 | 0.67686 | 1.28974 | 1.65964 | 1.98304 | 2.36274 | 2.62393 | 3.17045 |
| 105 | 0.67683 | 1.28967 | 1.65950 | 1.98282 | 2.36239 | 2.62347 | 3.16967 |
| 106 | 0.67681 | 1.28959 | 1.65936 | 1.98260 | 2.36204 | 2.62301 | 3.16890 |
| 107 | 0.67679 | 1.28951 | 1.65922 | 1.98238 | 2.36170 | 2.62256 | 3.16815 |
| 108 | 0.67677 | 1.28944 | 1.65909 | 1.98217 | 2.36137 | 2.62212 | 3.16741 |
| 109 | 0.67675 | 1.28937 | 1.65895 | 1.98197 | 2.36105 | 2.62169 | 3.16669 |
| 110 | 0.67673 | 1.28930 | 1.65882 | 1.98177 | 2.36073 | 2.62126 | 3.16598 |
| 111 | 0.67671 | 1.28922 | 1.65870 | 1.98157 | 2.36041 | 2.62085 | 3.16528 |
| 112 | 0.67669 | 1.28916 | 1.65857 | 1.98137 | 2.36010 | 2.62044 | 3.16460 |
| 113 | 0.67667 | 1.28909 | 1.65845 | 1.98118 | 2.35980 | 2.62004 | 3.16392 |
| 114 | 0.67665 | 1.28902 | 1.65833 | 1.98099 | 2.35950 | 2.61964 | 3.16326 |
| 115 | 0.67663 | 1.28896 | 1.65821 | 1.98081 | 2.35921 | 2.61926 | 3.16262 |
| 116 | 0.67661 | 1.28889 | 1.65810 | 1.98063 | 2.35892 | 2.61888 | 3.16198 |
| 117 | 0.67659 | 1.28883 | 1.65798 | 1.98045 | 2.35864 | 2.61850 | 3.16135 |
| 118 | 0.67657 | 1.28877 | 1.65787 | 1.98027 | 2.35837 | 2.61814 | 3.16074 |
| 119 | 0.67656 | 1.28871 | 1.65776 | 1.98010 | 2.35809 | 2.61778 | 3.16013 |
| 120 | 0.67654 | 1.28865 | 1.65765 | 1.97993 | 2.35782 | 2.61742 | 3.15954 |

**DATA LAPORAN KEUANGAN YANG MENJADI SAMPEL
DALAM JUTAAN RUPIAH**

| Perusahaan | Tahun | Y | X1 | X2 | X3 | X4 |
|------------|--------|----------------|----------------|----------------|----------------|------|
| Takaful | 2018.1 | 3.743.000.000 | 16.101.000.000 | 3.483.000.000 | 4.408.000.000 | 459 |
| Takaful | 2018.2 | 19.599.330.000 | 90.959.290.000 | 27.947.060.000 | 5.881.540.000 | 1641 |
| Takaful | 2018.3 | 6.981.430.000 | 64.942.170.000 | 10.308.360.000 | 9.379.710.000 | 1523 |
| Takaful | 2018.4 | 12.436.230.000 | 84.892.870.000 | 12.781.470.000 | 14.638.920.000 | 1196 |
| Takaful | 2019.1 | 4.085.900.000 | 29.431.930.000 | 19.880.470.000 | 5.420.680.000 | 1574 |
| Takaful | 2019.2 | 3.030.170.000 | 50.015.720.000 | 27.424.290.000 | 11.195.590.000 | 1386 |
| Takaful | 2019.3 | 9.270.700.000 | 69.096.380.000 | 24.127.710.000 | 12.451.710.000 | 1477 |

| | | | | | | |
|----------|--------|----------------|----------------|-----------------|----------------|------|
| Takaful | 2019.4 | 8.569.440.000 | 81.908.920.000 | 23.140.540.000 | 15.712.210.000 | 1864 |
| Takaful | 2020.1 | -6.122.630.000 | 21.525.840.000 | 5.044.420.000 | 2.540.310.000 | 2372 |
| Takaful | 2020.2 | 4.616.810.000 | 35.691.450.000 | 5.239.480.000 | 8.007.570.000 | 1517 |
| Takaful | 2020.3 | 7.304.360.000 | 51.002.020.000 | 3.585.050.000 | 12.135.080.000 | 1738 |
| Takaful | 2020.4 | 12.884.730.000 | 64.050.350.000 | -59.850.000 | 17.638.730.000 | 1866 |
| Takaful | 2021.1 | -197.410.000 | 10.201.320.000 | -14.883.410.000 | 2.308.210.000 | 1911 |
| Takaful | 2021.2 | 4.346.200.000 | 32.471.520.000 | -12.140.570.000 | 6.128.140.000 | 1936 |
| Takaful | 2021.3 | 6.308.400.000 | 45.521.430.000 | -39.828.560.000 | 9.250.090.000 | 1663 |
| Takaful | 2021.4 | 15.186.230.000 | 61.827.560.000 | -63.191.140.000 | 12.685.790.000 | 1537 |
| Takaful | 2022.1 | -2.194.810.000 | 15.332.530.000 | -4.749.040.000 | 2.553.470.000 | 1472 |
| Takaful | 2022.2 | -1.273.410.000 | 40.262.630.000 | -145.300.000 | 4.104.760.000 | 1657 |
| Takaful | 2022.3 | -390.640.000 | 56.212.830.000 | -5.500.290.000 | 5.899.510.000 | 1872 |
| Takaful | 2022.4 | 3.573.690.000 | 73.266.030.000 | -11.507.560.000 | 9.346.110.000 | 1629 |
| Manulife | 2018.1 | 20.254.000.000 | 5.660.000.000 | -74.000.000 | 651.000.000 | 4393 |
| Manulife | 2018.2 | 9.767.000.000 | 10.968.000.000 | 999.000.000 | 1.336.000.000 | 3868 |
| Manulife | 2018.3 | 29.588.000.000 | 15.990.000.000 | -1.321.000.000 | 2.339.000.000 | 3854 |
| Manulife | 2018.4 | 47.520.000.000 | 17.421.000.000 | -7.651.000.000 | 3.392.000.000 | 3626 |
| Manulife | 2019.1 | 21.996.000.000 | 6.111.000.000 | 445.000.000 | 1.139.000.000 | 3607 |
| Manulife | 2019.2 | 44.008.230.000 | 11.892.760.000 | 1.199.170.000 | 2.267.480.000 | 3815 |
| Manulife | 2019.3 | 64.051.030.000 | 16.538.050.000 | -3.076.790.000 | 3.375.640.000 | 4182 |
| Manulife | 2019.4 | 74.163.920.000 | 21.644.000.000 | -5.796.670.000 | 4.927.880.000 | 5700 |
| Manulife | 2020.1 | 18.715.390.000 | 5.715.000.000 | 402.190.000 | 1.816.770.000 | 6616 |
| Manulife | 2020.2 | 36.279.000.000 | 11.818.000.000 | 214.000.000 | 3.496.000.000 | 7207 |
| Manulife | 2020.3 | 52.648.000.000 | 17.276.000.000 | -2.329.000.000 | 5.301.000.000 | 7044 |
| Manulife | 2020.4 | 67.131.000.000 | 24.113.000.000 | -4.644.000.000 | 7.047.000.000 | 6999 |
| Manulife | 2021.1 | 11.064.000.000 | 6.675.000.000 | -1.397.000.000 | 1.491.000.000 | 8156 |
| Manulife | 2021.2 | 21.208.000.000 | 14.337.000.000 | 1.180.000.000 | 2.938.000.000 | 7967 |
| Manulife | 2021.3 | 17.026.000.000 | 20.752.000.000 | -3.688.000.000 | 4.308.000.000 | 7705 |
| Manulife | 2021.4 | 24.356.000.000 | 26.603.000.000 | 581.000.000 | 5.845.000.000 | 7845 |
| Manulife | 2022.1 | 7.357.000.000 | 4.551.000.000 | -409.000.000 | 1.753.000.000 | 7839 |
| Manulife | 2022.2 | 14.876.000.000 | 15.767.000.000 | 3.036.000.000 | 3.588.000.000 | 7521 |
| Manulife | 2022.3 | 23.274.000.000 | 25.617.000.000 | 6.325.000.000 | 5.554.000.000 | 7501 |

| | | | | | | |
|----------|--------|-----------------|-----------------|-----------------|----------------|------|
| Manulife | 2022.4 | 41.012.000.000 | 35.931.000.000 | 10.805.000.000 | 8.930.000.000 | 2415 |
| Sinarmas | 2018.1 | 990.950.000 | 10.379.050.000 | 784.030.000 | 737.320.000 | 2759 |
| Sinarmas | 2018.2 | 13.141.860.000 | 23.504.430.000 | 2.800.960.000 | 418.640.000 | 2042 |
| Sinarmas | 2018.3 | 27.404.870.000 | 41.131.400.000 | 16.860.190.000 | 2.138.080.000 | 1997 |
| Sinarmas | 2018.4 | 36.807.820.000 | 53.266.980.000 | 18.211.640.000 | 2.896.350.000 | 894 |
| Sinarmas | 2019.1 | 8.009.310.000 | 8.091.090.000 | -2.030.070.000 | 1.995.010.000 | 773 |
| Sinarmas | 2019.2 | 25.488.960.000 | 18.766.140.000 | 3.203.220.000 | 1.952.640.000 | 1582 |
| Sinarmas | 2019.3 | 35.108.170.000 | 29.938.770.000 | 2.762.050.000 | 3.417.170.000 | 4196 |
| Sinarmas | 2019.4 | 27.588.900.000 | 41.061.880.000 | 4.013.450.000 | 4.317.410.000 | 4140 |
| Sinarmas | 2020.1 | 3.767.250.000 | 13.160.830.000 | 3.301.570.000 | -1.803.280.000 | 690 |
| Sinarmas | 2020.2 | 14.160.660.000 | 21.566.690.000 | 3.288.700.000 | 802.030.000 | 1380 |
| Sinarmas | 2020.3 | 16.464.420.000 | 29.639.580.000 | 3.694.500.000 | 2.009.330.000 | 566 |
| Sinarmas | 2020.4 | 23.096.240.000 | 40.349.610.000 | -7.453.040.000 | 5.067.820.000 | 762 |
| Sinarmas | 2021.1 | 5.660.310.000 | 13.633.710.000 | -6.780.320.000 | 678.910.000 | 527 |
| Sinarmas | 2021.2 | 612.050.000 | 23.710.090.000 | -9.066.590.000 | -1.923.150.000 | 1180 |
| Sinarmas | 2021.3 | -8.880.510.000 | 34.455.450.000 | -32.779.060.000 | -43.870.000 | 638 |
| Sinarmas | 2021.4 | -11.829.500.000 | 46.617.500.000 | -49.858.770.000 | 945.900.000 | 125 |
| Sinarmas | 2022.1 | 13.224.450.000 | 10.359.570.000 | 7.586.310.000 | 893.610.000 | 1407 |
| Sinarmas | 2022.2 | 22.363.830.000 | 25.110.090.000 | 9.974.000.000 | 1.665.150.000 | 1432 |
| Sinarmas | 2022.3 | 41.562.040.000 | 57.594.230.000 | 33.814.720.000 | 3.128.260.000 | 1439 |
| Sinarmas | 2022.4 | 105.940.930.000 | 75.785.560.000 | 33.523.090.000 | 3.900.880.000 | 1779 |
| BNI Life | 2018.1 | 4.567.550.000 | 40.998.100.000 | 747.860.000 | 766.110.000 | 3089 |
| BNI Life | 2018.2 | 5.468.640.000 | 78.007.080.000 | 2.568.860.000 | 1.014.850.000 | 3575 |
| BNI Life | 2018.3 | 10.379.750.000 | 121.369.930.000 | -1.239.800.000 | 1.510.720.000 | 4375 |
| BNI Life | 2018.4 | 17.006.530.000 | 115.611.630.000 | -5.849.970.000 | 2.338.160.000 | 3650 |
| BNI Life | 2019.1 | 8.423.120.000 | 33.968.880.000 | 11.592.350.000 | 878.750.000 | 6183 |
| BNI Life | 2019.2 | 13.334.760.000 | 38.713.890.000 | -7.462.320.000 | 1.672.740.000 | 6217 |
| BNI Life | 2019.3 | 14.180.070.000 | 40.620.400.000 | -19.844.850.000 | 2.999.550.000 | 5205 |
| BNI Life | 2019.4 | 15.792.750.000 | 93.410.790.000 | -17.949.750.000 | 4.002.940.000 | 5054 |
| BNI Life | 2020.1 | 1.303.300.000 | 28.849.520.000 | 5.215.960.000 | 859.890.000 | 5388 |
| BNI Life | 2020.2 | 5.773.380.000 | 54.902.870.000 | 5.537.190.000 | 1.750.360.000 | 5276 |
| BNI Life | 2020.3 | 14.628.460.000 | 82.508.830.000 | 7.164.630.000 | 2.115.300.000 | 6846 |

| | | | | | | |
|--------------|--------|----------------|-----------------|----------------|---------------|------|
| BNI Life | 2020.4 | 25.240.180.000 | 124.541.020.000 | 13.262.400.000 | 2.963.160.000 | 5808 |
| BNI Life | 2021.1 | 4.532.980.000 | 26.360.420.000 | 4.724.820.000 | 638.870.000 | 3869 |
| BNI Life | 2021.2 | 12.336.210.000 | 51.807.220.000 | 7.309.440.000 | 1.303.200.000 | 3434 |
| BNI Life | 2021.3 | 21.114.110.000 | 78.419.710.000 | 7.446.280.000 | 1.953.310.000 | 3575 |
| BNI Life | 2021.4 | 33.510.000.000 | 116.787.000.000 | 4.878.000.000 | 2.619.000.000 | 3202 |
| BNI Life | 2022.1 | 10.156.000.000 | 32.137.000.000 | 275.000.000 | 543.000.000 | 3637 |
| BNI Life | 2022.2 | 21.278.000.000 | 132.638.000.000 | 72.705.000.000 | 942.000.000 | 3507 |
| BNI Life | 2022.3 | 33.272.000.000 | 119.392.000.000 | 25.546.000.000 | 1.640.000.000 | 4103 |
| BNI Life | 2022.4 | 50.028.000.000 | 171.162.000.000 | 8.858.000.000 | 2.589.000.000 | 3981 |
| Capital Life | 2018.1 | 3.154.260.000 | 328.970.000 | 125.730.000 | 0 | 441 |
| Capital Life | 2018.2 | 4.011.910.000 | 284.080.000 | 271.790.000 | 4.270.000 | 488 |
| Capital Life | 2018.3 | 5.165.680.000 | 913.330.000 | 552.610.000 | 5.230.000 | 633 |
| Capital Life | 2018.4 | 15.743.150.000 | 1.516.210.000 | 883.200.000 | 21.660.000 | 885 |
| Capital Life | 2019.1 | 3.389.330.000 | 344.000.000 | 90.440.000 | 19.700.000 | 692 |
| Capital Life | 2019.2 | 7.130.940.000 | 1.137.150.000 | 48.360.000 | 38.170.000 | 714 |
| Capital Life | 2019.3 | 11.953.020.000 | 3.591.560.000 | 54.600.000 | 57.190.000 | 830 |
| Capital Life | 2019.4 | 17.675.950.000 | 3.159.290.000 | -82.650.000 | 77.400.000 | 909 |
| Capital Life | 2020.1 | 7.594.780.000 | 798.250.000 | 356.930.000 | 0 | 703 |
| Capital Life | 2020.2 | 13.754.350.000 | 1.201.660.000 | 637.920.000 | 0 | 602 |
| Capital Life | 2020.3 | 20.063.730.000 | 1.364.320.000 | 749.860.000 | 27.810.000 | 659 |
| Capital Life | 2020.4 | 21.887.740.000 | 2.397.070.000 | 1.460.050.000 | 55.210.000 | 1036 |
| Capital Life | 2021.1 | 3.108.740.000 | 1.514.390.000 | 753.860.000 | 16.470.000 | 959 |
| Capital Life | 2021.2 | 5.067.800.000 | 3.339.660.000 | 2.335.710.000 | 41.670.000 | 1047 |
| Capital Life | 2021.3 | 16.864.390.000 | 6.184.710.000 | 3.058.930.000 | 78.920.000 | 997 |
| Capital Life | 2021.4 | 22.111.940.000 | 9.375.580.000 | 4.320.240.000 | 151.590.000 | 789 |
| Capital Life | 2022.1 | 13.483.440.000 | 1.977.450.000 | 598.480.000 | 96.270.000 | 854 |
| Capital Life | 2022.2 | 19.651.910.000 | 4.084.660.000 | 1.816.590.000 | 184.290.000 | 798 |
| Capital Life | 2022.3 | 30.914.710.000 | 14.365.710.000 | 4.296.870.000 | 273.820.000 | 845 |
| Capital Life | 2022.4 | 35.960.410.000 | 19.122.540.000 | 5.375.670.000 | 505.850.000 | 982 |
| Avrist | 2018.1 | 6.729.160.000 | 3.933.030.000 | -2.150.230.000 | 1.129.160.000 | 5346 |
| Avrist | 2018.2 | 7.679.660.000 | 7.248.780.000 | -7.614.450.000 | 777.920.000 | 5129 |
| Avrist | 2018.3 | 10.615.370.000 | 12.441.710.000 | -6.236.970.000 | 1.708.000.000 | 4940 |

| | | | | | | |
|--------|--------|----------------|----------------|-----------------|---------------|------|
| Avrist | 2018.4 | 11.988.490.000 | 16.563.000.000 | -4.502.000.000 | 3.154.000.000 | 5035 |
| Avrist | 2019.1 | 9.586.660.000 | 7.187.340.000 | 3.641.500.000 | 2.005.790.000 | 3600 |
| Avrist | 2019.2 | 11.488.760.000 | 10.531.910.000 | 3.047.450.000 | 3.584.650.000 | 5246 |
| Avrist | 2019.3 | 17.469.500.000 | 17.654.310.000 | 2.196.460.000 | 5.386.200.000 | 4901 |
| Avrist | 2019.4 | 23.053.530.000 | 22.484.870.000 | -900.810.000 | 7.148.810.000 | 4492 |
| Avrist | 2020.1 | 2.594.700.000 | 9.072.810.000 | -801.430.000 | 1.494.850.000 | 5207 |
| Avrist | 2020.2 | 13.758.300.000 | 14.733.890.000 | 90.170.000 | 3.069.150.000 | 5031 |
| Avrist | 2020.3 | 21.288.150.000 | 19.933.440.000 | -1.677.460.000 | 4.812.360.000 | 4389 |
| Avrist | 2020.4 | 27.231.090.000 | 23.445.610.000 | -7.098.120.000 | 6.471.880.000 | 5618 |
| Avrist | 2021.1 | 266.560.000 | 5.171.300.000 | -4.980.820.000 | 1.634.650.000 | 6134 |
| Avrist | 2021.2 | -2.593.000.000 | 9.343.000.000 | -10.136.000.000 | 3.252.000.000 | 6329 |
| Avrist | 2021.3 | 6.779.000.000 | 13.961.000.000 | -7.502.000.000 | 4.877.000.000 | 6071 |
| Avrist | 2021.4 | 2.207.000.000 | 19.463.000.000 | -10.366.000.000 | 6.439.000.000 | 6513 |
| Avrist | 2022.1 | 6.442.000.000 | 4.864.000.000 | 1.938.000.000 | 1.581.000.000 | 6129 |
| Avrist | 2022.2 | 8.642.000.000 | 8.917.000.000 | 1.589.000.000 | 3.321.000.000 | 7761 |
| Avrist | 2022.3 | 4.459.000.000 | 12.332.000.000 | 1.346.000.000 | 5.066.000.000 | 8262 |
| Avrist | 2022.4 | 10.895.000.000 | 16.224.000.000 | -1.456.000.000 | 6.782.000.000 | 6131 |

DATA ANGKA Z-SCORE

| Perusahaan | Tahun | Y | X1 | X2 | X3 | X4 |
|------------|--------|----------|----------|----------|----------|----------|
| Takaful | 2018.1 | -0,74033 | -0,47408 | 0,159431 | 0,33092 | -1,21417 |
| Takaful | 2018.2 | 0,191842 | 1,754652 | 1,863019 | 0,742614 | -0,71291 |
| Takaful | 2018.3 | -0,54995 | 0,980051 | 0,634724 | 1,719972 | -0,76295 |
| Takaful | 2018.4 | -0,22927 | 1,574038 | 0,806942 | 3,189349 | -0,90137 |
| Takaful | 2019.1 | -0,72017 | -0,07719 | 1,301291 | 0,613854 | -0,74122 |
| Takaful | 2019.2 | -0,78224 | 0,53565 | 1,826615 | 2,227313 | -0,821 |
| Takaful | 2019.3 | -0,41537 | 1,103733 | 1,597053 | 2,578262 | -0,78216 |
| Takaful | 2019.4 | -0,45659 | 1,485198 | 1,52831 | 3,489216 | -0,61831 |
| Takaful | 2020.1 | -1,32032 | -0,31257 | 0,268162 | -0,1909 | -0,40278 |
| Takaful | 2020.2 | -0,68896 | 0,109178 | 0,281745 | 1,336608 | -0,76523 |

| | | | | | | |
|----------|--------|----------|----------|----------|----------|----------|
| Takaful | 2020.3 | -0,53096 | 0,565015 | 0,166537 | 2,489798 | -0,6717 |
| Takaful | 2020.4 | -0,2029 | 0,953499 | -0,08728 | 4,027469 | -0,61735 |
| Takaful | 2021.1 | -0,97198 | -0,64973 | -1,11954 | -0,25574 | -0,59814 |
| Takaful | 2021.2 | -0,70487 | 0,013312 | -0,92854 | 0,811512 | -0,58768 |
| Takaful | 2021.3 | -0,58952 | 0,401843 | -2,85663 | 1,683757 | -0,70357 |
| Takaful | 2021.4 | -0,0676 | 0,887321 | -4,48351 | 2,643661 | -0,757 |
| Takaful | 2022.1 | -1,08941 | -0,49696 | -0,41382 | -0,18722 | -0,7843 |
| Takaful | 2022.2 | -1,03524 | 0,245274 | -0,09323 | 0,246198 | -0,70591 |
| Takaful | 2022.3 | -0,98334 | 0,720155 | -0,46613 | 0,747635 | -0,6147 |
| Takaful | 2022.4 | -0,75029 | 1,227875 | -0,88446 | 1,710584 | -0,71798 |
| Manulife | 2018.1 | 0,230329 | -0,78494 | -0,08827 | -0,71875 | 0,454617 |
| Manulife | 2018.2 | -0,38619 | -0,62691 | -0,01355 | -0,52737 | 0,231909 |
| Manulife | 2018.3 | 0,779064 | -0,47739 | -0,1751 | -0,24714 | 0,225971 |
| Manulife | 2018.4 | 1,833264 | -0,43478 | -0,6159 | 0,047059 | 0,129252 |
| Manulife | 2019.1 | 0,33274 | -0,77151 | -0,05212 | -0,58241 | 0,121192 |
| Manulife | 2019.2 | 1,626812 | -0,59937 | 0,000393 | -0,26712 | 0,20924 |
| Manulife | 2019.3 | 2,805104 | -0,46107 | -0,29737 | 0,042488 | 0,365135 |
| Manulife | 2019.4 | 3,399628 | -0,30905 | -0,48677 | 0,47617 | 1,008844 |
| Manulife | 2020.1 | 0,139876 | -0,7833 | -0,05511 | -0,39305 | 1,397495 |
| Manulife | 2020.2 | 1,17242 | -0,6016 | -0,06821 | 0,076116 | 1,648327 |
| Manulife | 2020.3 | 2,134733 | -0,4391 | -0,2453 | 0,580417 | 1,579182 |
| Manulife | 2020.4 | 2,986171 | -0,23554 | -0,4065 | 1,068233 | 1,560093 |
| Manulife | 2021.1 | -0,30994 | -0,75472 | -0,18039 | -0,48406 | 2,050897 |
| Manulife | 2021.2 | 0,286414 | -0,5266 | -0,00094 | -0,07978 | 1,970723 |
| Manulife | 2021.3 | 0,040559 | -0,33561 | -0,33993 | 0,302981 | 1,859581 |
| Manulife | 2021.4 | 0,471481 | -0,16141 | -0,04265 | 0,732405 | 1,91897 |
| Manulife | 2022.1 | -0,52787 | -0,81796 | -0,11159 | -0,41086 | 1,916424 |

| | | | | | | |
|----------|--------|----------|----------|----------|----------|----------|
| Manulife | 2022.2 | -0,08584 | -0,48403 | 0,128303 | 0,10182 | 1,781528 |
| Manulife | 2022.3 | 0,407872 | -0,19077 | 0,357337 | 0,651103 | 1,773043 |
| Manulife | 2022.4 | 1,450667 | 0,11631 | 0,669308 | 1,594327 | -0,38446 |
| Sinarماس | 2018.1 | -0,90212 | -0,64444 | -0,02852 | -0,69464 | -0,23854 |
| Sinarماس | 2018.2 | -0,18778 | -0,25366 | 0,111936 | -0,78367 | -0,54287 |
| Sinarماس | 2018.3 | 0,65072 | 0,27114 | 1,090969 | -0,30328 | -0,56192 |
| Sinarماس | 2018.4 | 1,203508 | 0,632449 | 1,185079 | -0,09142 | -1,02958 |
| Sinarماس | 2019.1 | -0,48952 | -0,71256 | -0,22448 | -0,34325 | -1,08113 |
| Sinarماس | 2019.2 | 0,538086 | -0,39473 | 0,139948 | -0,35509 | -0,73765 |
| Sinarماس | 2019.3 | 1,103588 | -0,0621 | 0,109226 | 0,054091 | 0,371205 |
| Sinarماس | 2019.4 | 0,661539 | 0,26907 | 0,196369 | 0,30561 | 0,347234 |
| Sinarماس | 2020.1 | -0,73891 | -0,56162 | 0,146796 | -1,40446 | -1,11609 |
| Sinarماس | 2020.2 | -0,12789 | -0,31135 | 0,1459 | -0,67656 | -0,82356 |
| Sinarماس | 2020.3 | 0,007545 | -0,071 | 0,174159 | -0,33925 | -1,16881 |
| Sinarماس | 2020.4 | 0,397421 | 0,247864 | -0,60212 | 0,515268 | -1,08552 |
| Sinarماس | 2021.1 | -0,62762 | -0,54754 | -0,55527 | -0,71095 | -1,18551 |
| Sinarماس | 2021.2 | -0,9244 | -0,24754 | -0,71448 | -1,43795 | -0,90817 |
| Sinarماس | 2021.3 | -1,48245 | 0,072379 | -2,36573 | -0,91289 | -1,13846 |
| Sinarماس | 2021.4 | -1,65582 | 0,434476 | -3,5551 | -0,63636 | -1,35572 |
| Sinarماس | 2022.1 | -0,18293 | -0,64502 | 0,44517 | -0,65097 | -0,81187 |
| Sinarماس | 2022.2 | 0,354364 | -0,20586 | 0,61144 | -0,43541 | -0,80144 |
| Sinarماس | 2022.3 | 1,483003 | 0,761283 | 2,271621 | -0,02663 | -0,79845 |
| Sinarماس | 2022.4 | 5,26776 | 1,302888 | 2,251313 | 0,189235 | -0,65441 |
| BNI Life | 2018.1 | -0,69186 | 0,267171 | -0,03103 | -0,68659 | -0,09853 |
| BNI Life | 2018.2 | -0,63888 | 1,369029 | 0,095773 | -0,6171 | 0,107601 |
| BNI Life | 2018.3 | -0,35017 | 2,660059 | -0,16945 | -0,47855 | 0,447138 |
| BNI Life | 2018.4 | 0,039415 | 2,488619 | -0,49048 | -0,24737 | 0,139569 |

| | | | | | | |
|--------------|--------|----------|----------|----------|----------|----------|
| BNI Life | 2019.1 | -0,46519 | 0,057892 | 0,724136 | -0,65512 | 1,21398 |
| BNI Life | 2019.2 | -0,17644 | 0,199164 | -0,60276 | -0,43329 | 1,228242 |
| BNI Life | 2019.3 | -0,12675 | 0,255926 | -1,46504 | -0,06259 | 0,798998 |
| BNI Life | 2019.4 | -0,03194 | 1,827639 | -1,33307 | 0,21775 | 0,73485 |
| BNI Life | 2020.1 | -0,88376 | -0,09453 | 0,280108 | -0,66039 | 0,876568 |
| BNI Life | 2020.2 | -0,62097 | 0,681154 | 0,302477 | -0,4116 | 0,829062 |
| BNI Life | 2020.3 | -0,10039 | 1,503058 | 0,415806 | -0,30964 | 1,495135 |
| BNI Life | 2020.4 | 0,523461 | 2,754471 | 0,840432 | -0,07276 | 1,05481 |
| BNI Life | 2021.1 | -0,69389 | -0,16863 | 0,245906 | -0,72214 | 0,232257 |
| BNI Life | 2021.2 | -0,23515 | 0,588988 | 0,42589 | -0,53653 | 0,047784 |
| BNI Life | 2021.3 | 0,280894 | 1,381314 | 0,435419 | -0,3549 | 0,107685 |
| BNI Life | 2021.4 | 1,009634 | 2,523613 | 0,256573 | -0,16891 | -0,05061 |
| BNI Life | 2022.1 | -0,36332 | 0,003352 | -0,06396 | -0,74893 | 0,133893 |
| BNI Life | 2022.2 | 0,290529 | 2,99554 | 4,979798 | -0,63745 | 0,078649 |
| BNI Life | 2022.3 | 0,995642 | 2,601171 | 1,695817 | -0,44243 | 0,331487 |
| BNI Life | 2022.4 | 1,980707 | 4,142504 | 0,533726 | -0,17729 | 0,279828 |
| Capital Life | 2018.1 | -0,77494 | -0,94366 | -0,07436 | -0,90064 | -1,222 |
| Capital Life | 2018.2 | -0,72452 | -0,945 | -0,06419 | -0,89944 | -1,20191 |
| Capital Life | 2018.3 | -0,65669 | -0,92626 | -0,04463 | -0,89917 | -1,14039 |
| Capital Life | 2018.4 | -0,03486 | -0,90831 | -0,02161 | -0,89458 | -1,03347 |
| Capital Life | 2019.1 | -0,76112 | -0,94321 | -0,07681 | -0,89513 | -1,11553 |
| Capital Life | 2019.2 | -0,54116 | -0,9196 | -0,07975 | -0,88997 | -1,10612 |
| Capital Life | 2019.3 | -0,25768 | -0,84652 | -0,07931 | -0,88466 | -1,05683 |
| Capital Life | 2019.4 | 0,078769 | -0,85939 | -0,08887 | -0,87901 | -1,02336 |
| Capital Life | 2020.1 | -0,51389 | -0,92969 | -0,05826 | -0,90064 | -1,11085 |
| Capital Life | 2020.2 | -0,15178 | -0,91768 | -0,03869 | -0,90064 | -1,15336 |
| Capital Life | 2020.3 | 0,219144 | -0,91283 | -0,0309 | -0,89287 | -1,1293 |

| | | | | | | |
|--------------|--------|----------|----------|----------|----------|----------|
| Capital Life | 2020.4 | 0,326375 | -0,88209 | 0,01856 | -0,88521 | -0,96948 |
| Capital Life | 2021.1 | -0,77762 | -0,90837 | -0,03062 | -0,89603 | -1,00211 |
| Capital Life | 2021.2 | -0,66245 | -0,85402 | 0,079537 | -0,88899 | -0,96473 |
| Capital Life | 2021.3 | 0,031058 | -0,76932 | 0,1299 | -0,87859 | -0,9861 |
| Capital Life | 2021.4 | 0,339555 | -0,67432 | 0,217733 | -0,85828 | -1,07418 |
| Capital Life | 2022.1 | -0,1677 | -0,89458 | -0,04144 | -0,87374 | -1,04665 |
| Capital Life | 2022.2 | 0,194933 | -0,83184 | 0,043388 | -0,84915 | -1,07057 |
| Capital Life | 2022.3 | 0,85706 | -0,52575 | 0,216106 | -0,82413 | -1,05064 |
| Capital Life | 2022.4 | 1,15369 | -0,38412 | 0,291229 | -0,75931 | -0,99253 |
| Avrist | 2018.1 | -0,56478 | -0,83636 | -0,23285 | -0,58516 | 0,858875 |
| Avrist | 2018.2 | -0,5089 | -0,73764 | -0,61336 | -0,68329 | 0,766992 |
| Avrist | 2018.3 | -0,33631 | -0,58303 | -0,51743 | -0,42344 | 0,686818 |
| Avrist | 2018.4 | -0,25559 | -0,46033 | -0,39662 | -0,01944 | 0,727147 |
| Avrist | 2019.1 | -0,39679 | -0,73947 | 0,170468 | -0,34024 | 0,118095 |
| Avrist | 2019.2 | -0,28497 | -0,63989 | 0,1291 | 0,100884 | 0,816577 |
| Avrist | 2019.3 | 0,066632 | -0,42784 | 0,069841 | 0,604221 | 0,670168 |
| Avrist | 2019.4 | 0,39491 | -0,28402 | -0,14584 | 1,096678 | 0,496418 |
| Avrist | 2020.1 | -0,80784 | -0,68333 | -0,13892 | -0,48299 | 0,800123 |
| Avrist | 2020.2 | -0,15154 | -0,51479 | -0,07683 | -0,04314 | 0,725416 |
| Avrist | 2020.3 | 0,291126 | -0,35998 | -0,19993 | 0,443895 | 0,452983 |
| Avrist | 2020.4 | 0,640504 | -0,25541 | -0,5774 | 0,90755 | 0,974322 |
| Avrist | 2021.1 | -0,94471 | -0,79949 | -0,42996 | -0,44393 | 1,193088 |
| Avrist | 2021.2 | -1,11282 | -0,67529 | -0,78895 | 0,007944 | 1,275745 |
| Avrist | 2021.3 | -0,56185 | -0,5378 | -0,60552 | 0,461955 | 1,166567 |
| Avrist | 2021.4 | -0,83063 | -0,37399 | -0,80496 | 0,898364 | 1,354082 |
| Avrist | 2022.1 | -0,58166 | -0,80864 | 0,051842 | -0,45892 | 1,19101 |
| Avrist | 2022.2 | -0,45233 | -0,68797 | 0,027539 | 0,027222 | 1,883154 |

| | | | | | | |
|--------|--------|----------|----------|----------|----------|----------|
| Avrist | 2022.3 | -0,69824 | -0,5863 | 0,010618 | 0,51476 | 2,095897 |
| Avrist | 2022.4 | -0,31987 | -0,47042 | -0,1845 | 0,994195 | 1,191956 |

DATA ANGKA T-SCORE

| Perusahaan | Tahun | Y | X1 | X2 | X3 | X4 |
|------------|--------|----------|----------|----------|----------|----------|
| Takaful | 2018.1 | 42,59668 | 45,25917 | 51,59431 | 53,3092 | 37,85827 |
| Takaful | 2018.2 | 51,91842 | 67,54652 | 68,63019 | 57,42614 | 42,87092 |
| Takaful | 2018.3 | 44,50051 | 59,80051 | 56,34724 | 67,19972 | 42,37049 |
| Takaful | 2018.4 | 47,70732 | 65,74038 | 58,06942 | 81,89349 | 40,98631 |
| Takaful | 2019.1 | 42,79827 | 49,22815 | 63,01291 | 56,13854 | 42,58785 |
| Takaful | 2019.2 | 42,17761 | 55,3565 | 68,26615 | 72,27313 | 41,79005 |
| Takaful | 2019.3 | 45,84635 | 61,03733 | 65,97053 | 75,78262 | 42,17845 |
| Takaful | 2019.4 | 45,43408 | 64,85198 | 65,2831 | 84,89216 | 43,8169 |
| Takaful | 2020.1 | 36,79679 | 46,87429 | 52,68162 | 48,09104 | 45,97219 |
| Takaful | 2020.2 | 43,11038 | 51,09178 | 52,81745 | 63,36608 | 42,34771 |
| Takaful | 2020.3 | 44,69036 | 55,65015 | 51,66537 | 74,89798 | 43,28299 |
| Takaful | 2020.4 | 47,97099 | 59,53499 | 49,12719 | 90,27469 | 43,82652 |
| Takaful | 2021.1 | 40,28016 | 43,50267 | 38,80461 | 47,44258 | 44,0186 |
| Takaful | 2021.2 | 42,95129 | 50,13312 | 40,71462 | 58,11512 | 44,12317 |
| Takaful | 2021.3 | 44,10485 | 54,01843 | 21,43371 | 66,83757 | 42,96433 |
| Takaful | 2021.4 | 49,32401 | 58,87321 | 5,164865 | 76,43661 | 42,43 |
| Takaful | 2022.1 | 39,10591 | 45,03037 | 45,86181 | 48,12781 | 42,15703 |
| Takaful | 2022.2 | 39,64759 | 52,45274 | 49,06769 | 52,46198 | 42,94087 |
| Takaful | 2022.3 | 40,16656 | 57,20155 | 45,33867 | 57,47635 | 43,85295 |
| Takaful | 2022.4 | 42,49714 | 62,27875 | 41,15543 | 67,10584 | 42,82019 |
| Manulife | 2018.1 | 52,30329 | 42,1506 | 49,11734 | 42,81248 | 54,54617 |
| Manulife | 2018.2 | 46,13811 | 43,73093 | 49,86454 | 44,72631 | 52,31909 |

| | | | | | | |
|----------|--------|----------|----------|----------|----------|----------|
| Manulife | 2018.3 | 57,79064 | 45,22612 | 48,24898 | 47,5286 | 52,25971 |
| Manulife | 2018.4 | 68,33264 | 45,65217 | 43,84099 | 50,47059 | 51,29252 |
| Manulife | 2019.1 | 53,3274 | 42,28487 | 49,47875 | 44,17591 | 51,21192 |
| Manulife | 2019.2 | 66,26812 | 44,00626 | 50,00393 | 47,32878 | 52,0924 |
| Manulife | 2019.3 | 78,05104 | 45,38929 | 47,02631 | 50,42488 | 53,65135 |
| Manulife | 2019.4 | 83,99628 | 46,90947 | 45,13228 | 54,7617 | 60,08844 |
| Manulife | 2020.1 | 51,39876 | 42,16697 | 49,44894 | 46,06954 | 63,97495 |
| Manulife | 2020.2 | 61,7242 | 43,984 | 49,31789 | 50,76116 | 66,48327 |
| Manulife | 2020.3 | 71,34733 | 45,609 | 47,54704 | 55,80417 | 65,79182 |
| Manulife | 2020.4 | 79,86171 | 47,64456 | 45,93496 | 60,68233 | 65,60093 |
| Manulife | 2021.1 | 46,90061 | 42,45279 | 48,19605 | 45,15936 | 70,50897 |
| Manulife | 2021.2 | 52,86414 | 44,73398 | 49,99058 | 49,20215 | 69,70723 |
| Manulife | 2021.3 | 50,40559 | 46,6439 | 46,60068 | 53,02981 | 68,59581 |
| Manulife | 2021.4 | 54,71481 | 48,3859 | 49,57346 | 57,32405 | 69,1897 |
| Manulife | 2022.1 | 44,72131 | 41,82042 | 48,88406 | 45,89137 | 69,16424 |
| Manulife | 2022.2 | 49,14163 | 45,15973 | 51,28303 | 51,0182 | 67,81528 |
| Manulife | 2022.3 | 54,07872 | 48,09234 | 53,57337 | 56,51103 | 67,73043 |
| Manulife | 2022.4 | 64,50667 | 51,1631 | 56,69308 | 65,94327 | 46,15541 |
| Sinarماس | 2018.1 | 40,97878 | 43,55559 | 49,71484 | 43,05365 | 47,61463 |
| Sinarماس | 2018.2 | 48,12215 | 47,46337 | 51,11936 | 42,16328 | 44,57126 |
| Sinarماس | 2018.3 | 56,5072 | 52,7114 | 60,90969 | 46,96725 | 44,38083 |
| Sinarماس | 2018.4 | 62,03508 | 56,32449 | 61,85079 | 49,08579 | 39,70415 |
| Sinarماس | 2019.1 | 45,10479 | 42,8744 | 47,7552 | 46,56752 | 39,18866 |
| Sinarماس | 2019.2 | 55,38086 | 46,05265 | 51,39948 | 46,44914 | 42,62348 |
| Sinarماس | 2019.3 | 61,03588 | 49,37905 | 51,09226 | 50,54091 | 53,71205 |
| Sinarماس | 2019.4 | 56,61539 | 52,6907 | 51,96369 | 53,0561 | 53,47234 |
| Sinarماس | 2020.1 | 42,61093 | 44,3838 | 51,46796 | 35,95544 | 38,83907 |

| | | | | | | |
|----------|--------|----------|----------|----------|----------|----------|
| Sinarماس | 2020.2 | 48,72109 | 46,88645 | 51,459 | 43,23444 | 41,76443 |
| Sinarماس | 2020.3 | 50,07545 | 49,28997 | 51,74159 | 46,60753 | 38,31191 |
| Sinarماس | 2020.4 | 53,97421 | 52,47864 | 43,97885 | 55,15268 | 39,14479 |
| Sinarماس | 2021.1 | 43,72384 | 44,52459 | 44,4473 | 42,89046 | 38,14495 |
| Sinarماس | 2021.2 | 40,75603 | 47,5246 | 42,85523 | 35,62053 | 40,91827 |
| Sinarماس | 2021.3 | 35,17547 | 50,72379 | 26,34273 | 40,87107 | 38,61539 |
| Sinarماس | 2021.4 | 33,4418 | 54,34476 | 14,44904 | 43,6364 | 36,44278 |
| Sinarماس | 2022.1 | 48,17071 | 43,54979 | 54,4517 | 43,49031 | 41,88134 |
| Sinarماس | 2022.2 | 53,54364 | 47,94142 | 56,1144 | 45,64592 | 41,98561 |
| Sinarماس | 2022.3 | 64,83003 | 57,61283 | 72,71621 | 49,73372 | 42,01551 |
| Sinarماس | 2022.4 | 102,6776 | 63,02888 | 72,51313 | 51,89235 | 43,45594 |
| BNI Life | 2018.1 | 43,08142 | 52,67171 | 49,68965 | 43,13408 | 49,01467 |
| BNI Life | 2018.2 | 43,61116 | 63,69029 | 50,95773 | 43,82904 | 51,07601 |
| BNI Life | 2018.3 | 46,49834 | 76,60059 | 48,30552 | 45,21446 | 54,47138 |
| BNI Life | 2018.4 | 50,39415 | 74,88619 | 45,09517 | 47,52625 | 51,39569 |
| BNI Life | 2019.1 | 45,34806 | 50,57892 | 57,24136 | 43,44879 | 62,1398 |
| BNI Life | 2019.2 | 48,23556 | 51,99164 | 43,97238 | 45,66713 | 62,28242 |
| BNI Life | 2019.3 | 48,73251 | 52,55926 | 35,34964 | 49,37412 | 57,98998 |
| BNI Life | 2019.4 | 49,68058 | 68,27639 | 36,66932 | 52,1775 | 57,3485 |
| BNI Life | 2020.1 | 41,16241 | 49,05475 | 52,80108 | 43,3961 | 58,76568 |
| BNI Life | 2020.2 | 43,79031 | 56,81154 | 53,02477 | 45,88399 | 58,29062 |
| BNI Life | 2020.3 | 48,99611 | 65,03058 | 54,15806 | 46,9036 | 64,95135 |
| BNI Life | 2020.4 | 55,23461 | 77,54471 | 58,40432 | 49,27245 | 60,5481 |
| BNI Life | 2021.1 | 43,0611 | 48,31368 | 52,45906 | 42,77859 | 52,32257 |
| BNI Life | 2021.2 | 47,64852 | 55,88988 | 54,2589 | 44,63467 | 50,47784 |
| BNI Life | 2021.3 | 52,80894 | 63,81314 | 54,35419 | 46,45102 | 51,07685 |
| BNI Life | 2021.4 | 60,09634 | 75,23613 | 52,56573 | 48,3109 | 49,49389 |

| | | | | | | |
|--------------|--------|----------|----------|----------|----------|----------|
| BNI Life | 2022.1 | 46,3668 | 50,03352 | 49,36037 | 42,51074 | 51,33893 |
| BNI Life | 2022.2 | 52,90529 | 79,9554 | 99,79798 | 43,62551 | 50,78649 |
| BNI Life | 2022.3 | 59,95642 | 76,01171 | 66,95817 | 45,57566 | 53,31487 |
| BNI Life | 2022.4 | 69,80707 | 91,42504 | 55,33726 | 48,22708 | 52,79828 |
| Capital Life | 2018.1 | 42,25057 | 40,56341 | 49,25643 | 40,99364 | 37,78 |
| Capital Life | 2018.2 | 42,75477 | 40,55004 | 49,35814 | 41,00557 | 37,98095 |
| Capital Life | 2018.3 | 43,43305 | 40,73739 | 49,55369 | 41,00825 | 38,59613 |
| Capital Life | 2018.4 | 49,65142 | 40,91688 | 49,7839 | 41,05416 | 39,66529 |
| Capital Life | 2019.1 | 42,38876 | 40,56788 | 49,23185 | 41,04868 | 38,84471 |
| Capital Life | 2019.2 | 44,58841 | 40,80402 | 49,20255 | 41,10029 | 38,93876 |
| Capital Life | 2019.3 | 47,42325 | 41,53477 | 49,20689 | 41,15343 | 39,43168 |
| Capital Life | 2019.4 | 50,78769 | 41,40607 | 49,11132 | 41,20989 | 39,76642 |
| Capital Life | 2020.1 | 44,86109 | 40,70312 | 49,41742 | 40,99364 | 38,89146 |
| Capital Life | 2020.2 | 48,48223 | 40,82323 | 49,6131 | 40,99364 | 38,46645 |
| Capital Life | 2020.3 | 52,19144 | 40,87166 | 49,69105 | 41,07134 | 38,70702 |
| Capital Life | 2020.4 | 53,26375 | 41,17914 | 50,1856 | 41,14789 | 40,30521 |
| Capital Life | 2021.1 | 42,2238 | 40,91634 | 49,69383 | 41,03966 | 39,97891 |
| Capital Life | 2021.2 | 43,37551 | 41,45977 | 50,79537 | 41,11006 | 40,35267 |
| Capital Life | 2021.3 | 50,31058 | 42,30682 | 51,299 | 41,21414 | 40,13904 |
| Capital Life | 2021.4 | 53,39555 | 43,25683 | 52,17733 | 41,41717 | 39,25818 |
| Capital Life | 2022.1 | 48,32296 | 41,0542 | 49,58563 | 41,26261 | 39,53345 |
| Capital Life | 2022.2 | 51,94933 | 41,68158 | 50,43388 | 41,50853 | 39,29433 |
| Capital Life | 2022.3 | 58,5706 | 44,74253 | 52,16106 | 41,75867 | 39,49358 |
| Capital Life | 2022.4 | 61,5369 | 46,15876 | 52,91229 | 42,40694 | 40,07474 |
| Avrist | 2018.1 | 44,35221 | 41,63643 | 47,67153 | 44,14841 | 58,58875 |
| Avrist | 2018.2 | 44,91099 | 42,62362 | 43,86645 | 43,16708 | 57,66992 |
| Avrist | 2018.3 | 46,63686 | 44,1697 | 44,82567 | 45,76564 | 56,86818 |

| | | | | | | |
|--------|--------|----------|----------|----------|----------|----------|
| Avrist | 2018.4 | 47,4441 | 45,39672 | 46,03384 | 49,80564 | 57,27147 |
| Avrist | 2019.1 | 46,0321 | 42,60533 | 51,70468 | 46,59764 | 51,18095 |
| Avrist | 2019.2 | 47,15032 | 43,6011 | 51,291 | 51,00884 | 58,16577 |
| Avrist | 2019.3 | 50,66632 | 45,72163 | 50,69841 | 56,04221 | 56,70168 |
| Avrist | 2019.4 | 53,9491 | 47,15982 | 48,54158 | 60,96678 | 54,96418 |
| Avrist | 2020.1 | 41,92161 | 43,16668 | 48,61078 | 45,17012 | 58,00123 |
| Avrist | 2020.2 | 48,48455 | 44,85214 | 49,23166 | 49,56857 | 57,25416 |
| Avrist | 2020.3 | 52,91126 | 46,40019 | 48,00075 | 54,43895 | 54,52983 |
| Avrist | 2020.4 | 56,40504 | 47,44586 | 44,226 | 59,0755 | 59,74322 |
| Avrist | 2021.1 | 40,55292 | 42,0051 | 45,70041 | 45,56071 | 61,93088 |
| Avrist | 2021.2 | 38,87182 | 43,24713 | 42,11053 | 50,07944 | 62,75745 |
| Avrist | 2021.3 | 44,38151 | 44,62203 | 43,94475 | 54,61955 | 61,66567 |
| Avrist | 2021.4 | 41,69368 | 46,26013 | 41,95037 | 58,98364 | 63,54082 |
| Avrist | 2022.1 | 44,18339 | 41,91361 | 50,51842 | 45,41082 | 61,9101 |
| Avrist | 2022.2 | 45,47674 | 43,1203 | 50,27539 | 50,27222 | 68,83154 |
| Avrist | 2022.3 | 43,01761 | 44,13703 | 50,10618 | 55,1476 | 70,95897 |
| Avrist | 2022.4 | 46,80125 | 45,29579 | 48,15497 | 59,94195 | 61,91956 |

**DATA LAPORAN KEUANGAN TANPA OUTLIER
DALAM JUTAAN RUPIAH**

| Perusahaan | Tahun | Y | X1 | X2 | X3 | X4 |
|------------|--------|----------------|----------------|----------------|----------------|------|
| Takaful | 2018.1 | 3.743.000.000 | 16.101.000.000 | 3.483.000.000 | 4.408.000.000 | 459 |
| Takaful | 2018.2 | 19.599.330.000 | 90.959.290.000 | 27.947.060.000 | 5.881.540.000 | 1641 |
| Takaful | 2018.3 | 6.981.430.000 | 64.942.170.000 | 10.308.360.000 | 9.379.710.000 | 1523 |
| Takaful | 2018.4 | 12.436.230.000 | 84.892.870.000 | 12.781.470.000 | 14.638.920.000 | 1196 |
| Takaful | 2019.2 | 3.030.170.000 | 50.015.720.000 | 27.424.290.000 | 11.195.590.000 | 1386 |
| Takaful | 2019.3 | 9.270.700.000 | 69.096.380.000 | 24.127.710.000 | 12.451.710.000 | 1477 |
| Takaful | 2019.4 | 8.569.440.000 | 81.908.920.000 | 23.140.540.000 | 15.712.210.000 | 1864 |

| | | | | | | |
|----------|--------|----------------|----------------|-----------------|----------------|------|
| Takaful | 2020.2 | 4.616.810.000 | 35.691.450.000 | 5.239.480.000 | 8.007.570.000 | 1517 |
| Takaful | 2020.3 | 7.304.360.000 | 51.002.020.000 | 3.585.050.000 | 12.135.080.000 | 1738 |
| Takaful | 2020.4 | 12.884.730.000 | 64.050.350.000 | -59.850.000 | 17.638.730.000 | 1866 |
| Takaful | 2021.2 | 4.346.200.000 | 32.471.520.000 | -12.140.570.000 | 6.128.140.000 | 1936 |
| Takaful | 2021.3 | 6.308.400.000 | 45.521.430.000 | -39.828.560.000 | 9.250.090.000 | 1663 |
| Takaful | 2021.4 | 15.186.230.000 | 61.827.560.000 | -63.191.140.000 | 12.685.790.000 | 1537 |
| Takaful | 2022.2 | -1.273.410.000 | 40.262.630.000 | -145.300.000 | 4.104.760.000 | 1657 |
| Takaful | 2022.3 | -390.640.000 | 56.212.830.000 | -5.500.290.000 | 5.899.510.000 | 1872 |
| Takaful | 2022.4 | 3.573.690.000 | 73.266.030.000 | -11.507.560.000 | 9.346.110.000 | 1629 |
| Manulife | 2018.1 | 20.254.000.000 | 5.660.000.000 | -74.000.000 | 651.000.000 | 4393 |
| Manulife | 2018.2 | 9.767.000.000 | 10.968.000.000 | 999.000.000 | 1.336.000.000 | 3868 |
| Manulife | 2018.3 | 29.588.000.000 | 15.990.000.000 | -1.321.000.000 | 2.339.000.000 | 3854 |
| Manulife | 2018.4 | 47.520.000.000 | 17.421.000.000 | -7.651.000.000 | 3.392.000.000 | 3626 |
| Manulife | 2019.1 | 21.996.000.000 | 6.111.000.000 | 445.000.000 | 1.139.000.000 | 3607 |
| Manulife | 2019.2 | 44.008.230.000 | 11.892.760.000 | 1.199.170.000 | 2.267.480.000 | 3815 |
| Manulife | 2019.3 | 64.051.030.000 | 16.538.050.000 | -3.076.790.000 | 3.375.640.000 | 4182 |
| Manulife | 2019.4 | 74.163.920.000 | 21.644.000.000 | -5.796.670.000 | 4.927.880.000 | 5700 |
| Manulife | 2020.2 | 36.279.000.000 | 11.818.000.000 | 214.000.000 | 3.496.000.000 | 7207 |
| Manulife | 2020.3 | 52.648.000.000 | 17.276.000.000 | -2.329.000.000 | 5.301.000.000 | 7044 |
| Manulife | 2020.4 | 67.131.000.000 | 24.113.000.000 | -4.644.000.000 | 7.047.000.000 | 6999 |
| Manulife | 2021.1 | 11.064.000.000 | 6.675.000.000 | -1.397.000.000 | 1.491.000.000 | 8156 |
| Manulife | 2021.2 | 21.208.000.000 | 14.337.000.000 | 1.180.000.000 | 2.938.000.000 | 7967 |
| Manulife | 2021.3 | 17.026.000.000 | 20.752.000.000 | -3.688.000.000 | 4.308.000.000 | 7705 |
| Manulife | 2021.4 | 24.356.000.000 | 26.603.000.000 | 581.000.000 | 5.845.000.000 | 7845 |
| Manulife | 2022.1 | 7.357.000.000 | 4.551.000.000 | -409.000.000 | 1.753.000.000 | 7839 |
| Manulife | 2022.2 | 14.876.000.000 | 15.767.000.000 | 3.036.000.000 | 3.588.000.000 | 7521 |
| Manulife | 2022.3 | 23.274.000.000 | 25.617.000.000 | 6.325.000.000 | 5.554.000.000 | 7501 |
| Manulife | 2022.4 | 41.012.000.000 | 35.931.000.000 | 10.805.000.000 | 8.930.000.000 | 2415 |
| Sinarmas | 2018.1 | 990.950.000 | 10.379.050.000 | 784.030.000 | 737.320.000 | 2759 |
| Sinarmas | 2018.2 | 13.141.860.000 | 23.504.430.000 | 2.800.960.000 | 418.640.000 | 2042 |
| Sinarmas | 2018.3 | 27.404.870.000 | 41.131.400.000 | 16.860.190.000 | 2.138.080.000 | 1997 |
| Sinarmas | 2018.4 | 36.807.820.000 | 53.266.980.000 | 18.211.640.000 | 2.896.350.000 | 894 |

| | | | | | | |
|----------|--------|-----------------|-----------------|-----------------|----------------|------|
| Sinarmas | 2019.1 | 8.009.310.000 | 8.091.090.000 | -2.030.070.000 | 1.995.010.000 | 773 |
| Sinarmas | 2019.2 | 25.488.960.000 | 18.766.140.000 | 3.203.220.000 | 1.952.640.000 | 1582 |
| Sinarmas | 2019.3 | 35.108.170.000 | 29.938.770.000 | 2.762.050.000 | 3.417.170.000 | 4196 |
| Sinarmas | 2019.4 | 27.588.900.000 | 41.061.880.000 | 4.013.450.000 | 4.317.410.000 | 4140 |
| Sinarmas | 2020.1 | 3.767.250.000 | 13.160.830.000 | 3.301.570.000 | -1.803.280.000 | 690 |
| Sinarmas | 2020.2 | 14.160.660.000 | 21.566.690.000 | 3.288.700.000 | 802.030.000 | 1380 |
| Sinarmas | 2020.3 | 16.464.420.000 | 29.639.580.000 | 3.694.500.000 | 2.009.330.000 | 566 |
| Sinarmas | 2020.4 | 23.096.240.000 | 40.349.610.000 | -7.453.040.000 | 5.067.820.000 | 762 |
| Sinarmas | 2021.1 | 5.660.310.000 | 13.633.710.000 | -6.780.320.000 | 678.910.000 | 527 |
| Sinarmas | 2021.2 | 612.050.000 | 23.710.090.000 | -9.066.590.000 | -1.923.150.000 | 1180 |
| Sinarmas | 2021.3 | -8.880.510.000 | 34.455.450.000 | -32.779.060.000 | -43.870.000 | 638 |
| Sinarmas | 2021.4 | -11.829.500.000 | 46.617.500.000 | -49.858.770.000 | 945.900.000 | 125 |
| Sinarmas | 2022.2 | 22.363.830.000 | 25.110.090.000 | 9.974.000.000 | 1.665.150.000 | 1432 |
| Sinarmas | 2022.3 | 41.562.040.000 | 57.594.230.000 | 33.814.720.000 | 3.128.260.000 | 1439 |
| Sinarmas | 2022.4 | 105.940.930.000 | 75.785.560.000 | 33.523.090.000 | 3.900.880.000 | 1779 |
| BNI Life | 2018.2 | 5.468.640.000 | 78.007.080.000 | 2.568.860.000 | 1.014.850.000 | 3575 |
| BNI Life | 2018.3 | 10.379.750.000 | 121.369.930.000 | -1.239.800.000 | 1.510.720.000 | 4375 |
| BNI Life | 2018.4 | 17.006.530.000 | 115.611.630.000 | -5.849.970.000 | 2.338.160.000 | 3650 |
| BNI Life | 2019.1 | 8.423.120.000 | 33.968.880.000 | 11.592.350.000 | 878.750.000 | 6183 |
| BNI Life | 2019.2 | 13.334.760.000 | 38.713.890.000 | -7.462.320.000 | 1.672.740.000 | 6217 |
| BNI Life | 2019.3 | 14.180.070.000 | 40.620.400.000 | -19.844.850.000 | 2.999.550.000 | 5205 |
| BNI Life | 2019.4 | 15.792.750.000 | 93.410.790.000 | -17.949.750.000 | 4.002.940.000 | 5054 |
| BNI Life | 2020.1 | 1.303.300.000 | 28.849.520.000 | 5.215.960.000 | 859.890.000 | 5388 |
| BNI Life | 2020.2 | 5.773.380.000 | 54.902.870.000 | 5.537.190.000 | 1.750.360.000 | 5276 |
| BNI Life | 2020.3 | 14.628.460.000 | 82.508.830.000 | 7.164.630.000 | 2.115.300.000 | 6846 |
| BNI Life | 2020.4 | 25.240.180.000 | 124.541.020.000 | 13.262.400.000 | 2.963.160.000 | 5808 |
| BNI Life | 2021.1 | 4.532.980.000 | 26.360.420.000 | 4.724.820.000 | 638.870.000 | 3869 |
| BNI Life | 2021.2 | 12.336.210.000 | 51.807.220.000 | 7.309.440.000 | 1.303.200.000 | 3434 |
| BNI Life | 2021.3 | 21.114.110.000 | 78.419.710.000 | 7.446.280.000 | 1.953.310.000 | 3575 |
| BNI Life | 2021.4 | 33.510.000.000 | 116.787.000.000 | 4.878.000.000 | 2.619.000.000 | 3202 |
| BNI Life | 2022.1 | 10.156.000.000 | 32.137.000.000 | 275.000.000 | 543.000.000 | 3637 |
| BNI Life | 2022.2 | 21.278.000.000 | 132.638.000.000 | 72.705.000.000 | 942.000.000 | 3507 |

| | | | | | | |
|--------------|--------|----------------|-----------------|----------------|---------------|------|
| BNI Life | 2022.4 | 50.028.000.000 | 171.162.000.000 | 8.858.000.000 | 2.589.000.000 | 3981 |
| Capital Life | 2018.2 | 4.011.910.000 | 284.080.000 | 271.790.000 | 4.270.000 | 488 |
| Capital Life | 2018.3 | 5.165.680.000 | 913.330.000 | 552.610.000 | 5.230.000 | 633 |
| Capital Life | 2018.4 | 15.743.150.000 | 1.516.210.000 | 883.200.000 | 21.660.000 | 885 |
| Capital Life | 2019.1 | 3.389.330.000 | 344.000.000 | 90.440.000 | 19.700.000 | 692 |
| Capital Life | 2019.2 | 7.130.940.000 | 1.137.150.000 | 48.360.000 | 38.170.000 | 714 |
| Capital Life | 2019.3 | 11.953.020.000 | 3.591.560.000 | 54.600.000 | 57.190.000 | 830 |
| Capital Life | 2019.4 | 17.675.950.000 | 3.159.290.000 | -82.650.000 | 77.400.000 | 909 |
| Capital Life | 2020.1 | 7.594.780.000 | 798.250.000 | 356.930.000 | 0 | 703 |
| Capital Life | 2020.2 | 13.754.350.000 | 1.201.660.000 | 637.920.000 | 0 | 602 |
| Capital Life | 2020.3 | 20.063.730.000 | 1.364.320.000 | 749.860.000 | 27.810.000 | 659 |
| Capital Life | 2020.4 | 21.887.740.000 | 2.397.070.000 | 1.460.050.000 | 55.210.000 | 1036 |
| Capital Life | 2021.1 | 3.108.740.000 | 1.514.390.000 | 753.860.000 | 16.470.000 | 959 |
| Capital Life | 2021.2 | 5.067.800.000 | 3.339.660.000 | 2.335.710.000 | 41.670.000 | 1047 |
| Capital Life | 2021.3 | 16.864.390.000 | 6.184.710.000 | 3.058.930.000 | 78.920.000 | 997 |
| Capital Life | 2021.4 | 22.111.940.000 | 9.375.580.000 | 4.320.240.000 | 151.590.000 | 789 |
| Capital Life | 2022.1 | 13.483.440.000 | 1.977.450.000 | 598.480.000 | 96.270.000 | 854 |
| Capital Life | 2022.2 | 19.651.910.000 | 4.084.660.000 | 1.816.590.000 | 184.290.000 | 798 |
| Capital Life | 2022.3 | 30.914.710.000 | 14.365.710.000 | 4.296.870.000 | 273.820.000 | 845 |
| Capital Life | 2022.4 | 35.960.410.000 | 19.122.540.000 | 5.375.670.000 | 505.850.000 | 982 |
| Avrist | 2018.1 | 6.729.160.000 | 3.933.030.000 | -2.150.230.000 | 1.129.160.000 | 5346 |
| Avrist | 2018.2 | 7.679.660.000 | 7.248.780.000 | -7.614.450.000 | 777.920.000 | 5129 |
| Avrist | 2018.3 | 10.615.370.000 | 12.441.710.000 | -6.236.970.000 | 1.708.000.000 | 4940 |
| Avrist | 2018.4 | 11.988.490.000 | 16.563.000.000 | -4.502.000.000 | 3.154.000.000 | 5035 |
| Avrist | 2019.1 | 9.586.660.000 | 7.187.340.000 | 3.641.500.000 | 2.005.790.000 | 3600 |
| Avrist | 2019.2 | 11.488.760.000 | 10.531.910.000 | 3.047.450.000 | 3.584.650.000 | 5246 |
| Avrist | 2019.3 | 17.469.500.000 | 17.654.310.000 | 2.196.460.000 | 5.386.200.000 | 4901 |
| Avris | 2019.4 | 23.053.530.000 | 22.484.870.000 | -900.810.000 | 7.148.810.000 | 4492 |
| Avrist | 2020.1 | 2.594.700.000 | 9.072.810.000 | -801.430.000 | 1.494.850.000 | 5207 |
| Avrist | 2020.2 | 13.758.300.000 | 14.733.890.000 | 90.170.000 | 3.069.150.000 | 5031 |
| Avrist | 2020.3 | 21.288.150.000 | 19.933.440.000 | -1.677.460.000 | 4.812.360.000 | 4389 |
| Avrist | 2020.4 | 27.231.090.000 | 23.445.610.000 | -7.098.120.000 | 6.471.880.000 | 5618 |

| | | | | | | |
|--------|--------|----------------|----------------|-----------------|---------------|------|
| Avrist | 2021.1 | 266.560.000 | 5.171.300.000 | -4.980.820.000 | 1.634.650.000 | 6134 |
| Avrist | 2021.2 | -2.593.000.000 | 9.343.000.000 | -10.136.000.000 | 3.252.000.000 | 6329 |
| Avrist | 2021.3 | 6.779.000.000 | 13.961.000.000 | -7.502.000.000 | 4.877.000.000 | 6071 |
| Avrist | 2021.4 | 2.207.000.000 | 19.463.000.000 | -10.366.000.000 | 6.439.000.000 | 6513 |
| Avrist | 2022.1 | 6.442.000.000 | 4.864.000.000 | 1.938.000.000 | 1.581.000.000 | 6129 |
| Avrist | 2022.2 | 8.642.000.000 | 8.917.000.000 | 1.589.000.000 | 3.321.000.000 | 7761 |
| Avrist | 2022.3 | 4.459.000.000 | 12.332.000.000 | 1.346.000.000 | 5.066.000.000 | 8262 |
| Avrist | 2022.4 | 10.895.000.000 | 16.224.000.000 | -1.456.000.000 | 6.782.000.000 | 6131 |

DATA ANGKA Z-SCORE TANPA OUTLIER

| Perusahaan | Tahun | Y | X1 | X2 | X3 | X4 |
|------------|--------|----------|----------|----------|----------|----------|
| Takaful | 2018.1 | -0,7739 | -0,48464 | 0,175466 | 0,294672 | -1,22392 |
| Takaful | 2018.2 | 0,148715 | 1,749582 | 1,858598 | 0,694985 | -0,72938 |
| Takaful | 2018.3 | -0,58547 | 0,973073 | 0,645052 | 1,645324 | -0,77875 |
| Takaful | 2018.4 | -0,26808 | 1,568523 | 0,815202 | 3,074081 | -0,91531 |
| Takaful | 2019.2 | -0,81538 | 0,527577 | 1,822631 | 2,13864 | -0,83602 |
| Takaful | 2019.3 | -0,45227 | 1,09706 | 1,595826 | 2,479887 | -0,7977 |
| Takaful | 2019.4 | -0,49307 | 1,479464 | 1,527908 | 3,36566 | -0,63605 |
| Takaful | 2020.2 | -0,72306 | 0,100053 | 0,296312 | 1,272558 | -0,781 |
| Takaful | 2020.3 | -0,56668 | 0,557014 | 0,182487 | 2,393869 | -0,68873 |
| Takaful | 2020.4 | -0,24198 | 0,946456 | -0,06828 | 3,889033 | -0,6351 |
| Takaful | 2021.2 | -0,7388 | 0,003951 | -0,89944 | 0,761978 | -0,60584 |
| Takaful | 2021.3 | -0,62463 | 0,39344 | -2,80438 | 1,610111 | -0,72017 |
| Takaful | 2021.4 | -0,10807 | 0,880114 | -4,41173 | 2,543479 | -0,77288 |
| Takaful | 2022.2 | -1,06579 | 0,236485 | -0,07416 | 0,212291 | -0,72248 |
| Takaful | 2022.3 | -1,01442 | 0,712536 | -0,44259 | 0,699867 | -0,6325 |
| Takaful | 2022.4 | -0,78375 | 1,221507 | -0,85589 | 1,636196 | -0,73439 |
| Manulife | 2018.1 | 0,186808 | -0,79627 | -0,06926 | -0,72598 | 0,422474 |

| | | | | | | |
|----------|--------|----------|----------|----------|----------|----------|
| Manulife | 2018.2 | -0,42339 | -0,63784 | 0,004566 | -0,53989 | 0,202756 |
| Manulife | 2018.3 | 0,729915 | -0,48796 | -0,15505 | -0,26741 | 0,196897 |
| Manulife | 2018.4 | 1,773306 | -0,44525 | -0,59056 | 0,018657 | 0,101476 |
| Manulife | 2019.1 | 0,288168 | -0,78281 | -0,03355 | -0,59341 | 0,093525 |
| Manulife | 2019.2 | 1,56897 | -0,61024 | 0,018338 | -0,28684 | 0,180391 |
| Manulife | 2019.3 | 2,73518 | -0,4716 | -0,27585 | 0,014213 | 0,334194 |
| Manulife | 2019.4 | 3,323609 | -0,31921 | -0,46298 | 0,435906 | 0,969263 |
| Manulife | 2020.2 | 1,119238 | -0,61248 | -0,04944 | 0,046911 | 1,600164 |
| Manulife | 2020.3 | 2,071684 | -0,44958 | -0,2244 | 0,537271 | 1,531947 |
| Manulife | 2020.4 | 2,914391 | -0,24552 | -0,38367 | 1,011603 | 1,513114 |
| Manulife | 2021.1 | -0,34792 | -0,76597 | -0,16028 | -0,49778 | 1,997331 |
| Manulife | 2021.2 | 0,242317 | -0,53729 | 0,017019 | -0,10468 | 1,918233 |
| Manulife | 2021.3 | -0,00102 | -0,34583 | -0,3179 | 0,267505 | 1,808583 |
| Manulife | 2021.4 | 0,425486 | -0,1712 | -0,02419 | 0,685058 | 1,867174 |
| Manulife | 2022.1 | -0,56362 | -0,82937 | -0,0923 | -0,42661 | 1,864663 |
| Manulife | 2022.2 | -0,12612 | -0,49461 | 0,144712 | 0,071904 | 1,731577 |
| Manulife | 2022.3 | 0,362529 | -0,20063 | 0,370996 | 0,606003 | 1,723207 |
| Manulife | 2022.4 | 1,394632 | 0,107203 | 0,679221 | 1,523153 | -0,40534 |
| Sinarmas | 2018.1 | -0,93403 | -0,65542 | -0,01022 | -0,70253 | -0,26138 |
| Sinarmas | 2018.2 | -0,22702 | -0,26368 | 0,128541 | -0,78911 | -0,56163 |
| Sinarmas | 2018.3 | 0,602888 | 0,262415 | 1,095819 | -0,32199 | -0,58042 |
| Sinarmas | 2018.4 | 1,150008 | 0,624614 | 1,188799 | -0,11599 | -1,04181 |
| Sinarmas | 2019.1 | -0,52566 | -0,72371 | -0,20383 | -0,36086 | -1,09267 |
| Sinarmas | 2019.2 | 0,491409 | -0,4051 | 0,156217 | -0,37237 | -0,75379 |
| Sinarmas | 2019.3 | 1,051112 | -0,07164 | 0,125864 | 0,025495 | 0,340183 |
| Sinarmas | 2019.4 | 0,613596 | 0,26034 | 0,211961 | 0,270061 | 0,316533 |
| Sinarmas | 2020.1 | -0,77249 | -0,5724 | 0,162983 | -1,39273 | -1,12715 |

| | | | | | | |
|----------|--------|----------|----------|----------|----------|----------|
| Sinarmas | 2020.2 | -0,16774 | -0,32152 | 0,162098 | -0,68495 | -0,83855 |
| Sinarmas | 2020.3 | -0,03369 | -0,08057 | 0,190017 | -0,35697 | -1,17916 |
| Sinarmas | 2020.4 | 0,352186 | 0,239081 | -0,57694 | 0,473923 | -1,09699 |
| Sinarmas | 2021.1 | -0,66234 | -0,55828 | -0,53065 | -0,7184 | -1,19564 |
| Sinarmas | 2021.2 | -0,95608 | -0,25754 | -0,68795 | -1,4253 | -0,92203 |
| Sinarmas | 2021.3 | -1,50841 | 0,063164 | -2,31937 | -0,91476 | -1,14922 |
| Sinarmas | 2021.4 | -1,68 | 0,426153 | -3,49446 | -0,64587 | -1,36357 |
| Sinarmas | 2022.2 | 0,30957 | -0,21576 | 0,622048 | -0,45047 | -0,81672 |
| Sinarmas | 2022.3 | 1,426637 | 0,753766 | 2,262294 | -0,05299 | -0,81377 |
| Sinarmas | 2022.4 | 5,172585 | 1,296706 | 2,24223 | 0,156904 | -0,67166 |
| BNI Life | 2018.2 | -0,67349 | 1,363009 | 0,112573 | -0,62714 | 0,080116 |
| BNI Life | 2018.3 | -0,38774 | 2,65722 | -0,14946 | -0,49243 | 0,415096 |
| BNI Life | 2018.4 | -0,00215 | 2,485358 | -0,46664 | -0,26764 | 0,111655 |
| BNI Life | 2019.1 | -0,50158 | 0,048642 | 0,73339 | -0,66411 | 1,171647 |
| BNI Life | 2019.2 | -0,2158 | 0,190261 | -0,57757 | -0,44841 | 1,185717 |
| BNI Life | 2019.3 | -0,16661 | 0,247163 | -1,4295 | -0,08796 | 0,762234 |
| BNI Life | 2019.4 | -0,07277 | 1,82275 | -1,29911 | 0,18463 | 0,698947 |
| BNI Life | 2020.1 | -0,91586 | -0,10415 | 0,294694 | -0,66923 | 0,838763 |
| BNI Life | 2020.2 | -0,65576 | 0,673439 | 0,316794 | -0,42732 | 0,791894 |
| BNI Life | 2020.3 | -0,14052 | 1,497369 | 0,428762 | -0,32818 | 1,449028 |
| BNI Life | 2020.4 | 0,476933 | 2,751865 | 0,84829 | -0,09784 | 1,014613 |
| BNI Life | 2021.1 | -0,72794 | -0,17844 | 0,260903 | -0,72928 | 0,203099 |
| BNI Life | 2021.2 | -0,2739 | 0,581046 | 0,438725 | -0,5488 | 0,021101 |
| BNI Life | 2021.3 | 0,236854 | 1,375325 | 0,44814 | -0,37219 | 0,080199 |
| BNI Life | 2021.4 | 0,958121 | 2,520438 | 0,271442 | -0,19134 | -0,07597 |
| BNI Life | 2022.1 | -0,40075 | -0,00603 | -0,04525 | -0,75532 | 0,106055 |
| BNI Life | 2022.2 | 0,24639 | 2,993528 | 4,937953 | -0,64693 | 0,051552 |

| | | | | | | |
|--------------|--------|----------|----------|----------|----------|----------|
| BNI Life | 2022.4 | 1,919237 | 4,143319 | 0,545267 | -0,19949 | 0,250031 |
| Capital Life | 2018.2 | -0,75825 | -0,95672 | -0,04547 | -0,90168 | -1,21182 |
| Capital Life | 2018.3 | -0,69112 | -0,93794 | -0,02615 | -0,90142 | -1,15112 |
| Capital Life | 2018.4 | -0,07566 | -0,91994 | -0,0034 | -0,89695 | -1,04564 |
| Capital Life | 2019.1 | -0,79448 | -0,95493 | -0,05794 | -0,89749 | -1,1266 |
| Capital Life | 2019.2 | -0,57677 | -0,93126 | -0,06084 | -0,89247 | -1,11732 |
| Capital Life | 2019.3 | -0,29619 | -0,858 | -0,06041 | -0,8873 | -1,06869 |
| Capital Life | 2019.4 | 0,036801 | -0,8709 | -0,06985 | -0,88181 | -1,03566 |
| Capital Life | 2020.1 | -0,54978 | -0,94137 | -0,03961 | -0,90284 | -1,12199 |
| Capital Life | 2020.2 | -0,19138 | -0,92933 | -0,02028 | -0,90284 | -1,16392 |
| Capital Life | 2020.3 | 0,175737 | -0,92448 | -0,01258 | -0,89528 | -1,14018 |
| Capital Life | 2020.4 | 0,281868 | -0,89365 | 0,036286 | -0,88784 | -0,98251 |
| Capital Life | 2021.1 | -0,81081 | -0,92 | -0,0123 | -0,89836 | -1,0147 |
| Capital Life | 2021.2 | -0,69682 | -0,86552 | 0,096532 | -0,89152 | -0,97783 |
| Capital Life | 2021.3 | -0,01042 | -0,78061 | 0,146289 | -0,8814 | -0,9989 |
| Capital Life | 2021.4 | 0,294914 | -0,68537 | 0,233068 | -0,86166 | -1,08581 |
| Capital Life | 2022.1 | -0,20714 | -0,90618 | -0,02299 | -0,87669 | -1,05865 |
| Capital Life | 2022.2 | 0,151774 | -0,84329 | 0,060816 | -0,85277 | -1,08224 |
| Capital Life | 2022.3 | 0,807111 | -0,53644 | 0,23146 | -0,82845 | -1,06258 |
| Capital Life | 2022.4 | 1,1007 | -0,39446 | 0,305682 | -0,76542 | -1,00525 |
| Avrist | 2018.1 | -0,60015 | -0,84781 | -0,2121 | -0,59608 | 0,821307 |
| Avrist | 2018.2 | -0,54484 | -0,74885 | -0,58804 | -0,6915 | 0,730658 |
| Avrist | 2018.3 | -0,37403 | -0,59386 | -0,49327 | -0,43883 | 0,651559 |
| Avrist | 2018.4 | -0,29413 | -0,47086 | -0,3739 | -0,046 | 0,691347 |
| Avrist | 2019.1 | -0,43388 | -0,75068 | 0,18637 | -0,35793 | 0,09047 |
| Avrist | 2019.2 | -0,32321 | -0,65086 | 0,1455 | 0,070994 | 0,779577 |
| Avrist | 2019.3 | 0,024789 | -0,43828 | 0,086951 | 0,560417 | 0,635132 |

| | | | | | | |
|--------|--------|----------|----------|----------|----------|----------|
| Avris | 2019.4 | 0,349701 | -0,29411 | -0,12614 | 1,039261 | 0,463714 |
| Avrist | 2020.1 | -0,84072 | -0,69441 | -0,1193 | -0,49674 | 0,763343 |
| Avrist | 2020.2 | -0,19115 | -0,52545 | -0,05796 | -0,06905 | 0,689639 |
| Avrist | 2020.3 | 0,246981 | -0,37026 | -0,17958 | 0,404523 | 0,420863 |
| Avrist | 2020.4 | 0,592776 | -0,26544 | -0,55252 | 0,855361 | 0,935205 |
| Avrist | 2021.1 | -0,97618 | -0,81085 | -0,40685 | -0,45876 | 1,151035 |
| Avrist | 2021.2 | -1,14257 | -0,68634 | -0,76152 | -0,01938 | 1,232582 |
| Avrist | 2021.3 | -0,59725 | -0,54852 | -0,5803 | 0,422084 | 1,12487 |
| Avrist | 2021.4 | -0,86327 | -0,3843 | -0,77735 | 0,846429 | 1,309868 |
| Avrist | 2022.1 | -0,61686 | -0,82003 | 0,069169 | -0,47333 | 1,148984 |
| Avrist | 2022.2 | -0,48885 | -0,69906 | 0,045158 | -0,00063 | 1,83184 |
| Avrist | 2022.3 | -0,73224 | -0,59713 | 0,028439 | 0,473429 | 2,041727 |
| Avrist | 2022.4 | -0,35775 | -0,48097 | -0,16434 | 0,939611 | 1,149918 |

DATA ANGKA T-SCORE TANPA OUTLIER

| Perusahaan | Tahun | Y | X1 | X2 | X3 | X4 |
|------------|--------|----------|----------|----------|----------|----------|
| Takaful | 2018.1 | 42,26099 | 45,15355 | 51,75466 | 52,94672 | 37,76081 |
| Takaful | 2018.2 | 51,48715 | 67,49582 | 68,58598 | 56,94985 | 42,70619 |
| Takaful | 2018.3 | 44,1453 | 59,73073 | 56,45052 | 66,45324 | 42,21247 |
| Takaful | 2018.4 | 47,31923 | 65,68523 | 58,15202 | 80,74081 | 40,84687 |
| Takaful | 2019.2 | 41,84622 | 55,27577 | 68,22631 | 71,3864 | 41,63983 |
| Takaful | 2019.3 | 45,47734 | 60,9706 | 65,95826 | 74,79887 | 42,02301 |
| Takaful | 2019.4 | 45,0693 | 64,79464 | 65,27908 | 83,6566 | 43,63947 |
| Takaful | 2020.2 | 42,76943 | 51,00053 | 52,96312 | 62,72558 | 42,19 |
| Takaful | 2020.3 | 44,3332 | 55,57014 | 51,82487 | 73,93869 | 43,11273 |
| Takaful | 2020.4 | 47,5802 | 59,46456 | 49,31717 | 88,89033 | 43,64897 |
| Takaful | 2021.2 | 42,61197 | 50,03951 | 41,00561 | 57,61978 | 43,94164 |

| | | | | | | |
|----------|--------|----------|----------|----------|----------|----------|
| Takaful | 2021.3 | 43,75369 | 53,9344 | 21,95621 | 66,10111 | 42,79835 |
| Takaful | 2021.4 | 48,91935 | 58,80114 | 5,882711 | 75,43479 | 42,27119 |
| Takaful | 2022.2 | 39,34214 | 52,36485 | 49,25838 | 52,12291 | 42,7752 |
| Takaful | 2022.3 | 39,85579 | 57,12536 | 45,57413 | 56,99867 | 43,67504 |
| Takaful | 2022.4 | 42,16248 | 62,21507 | 41,44112 | 66,36196 | 42,65614 |
| Manulife | 2018.1 | 51,86808 | 42,03732 | 49,30743 | 42,74017 | 54,22474 |
| Manulife | 2018.2 | 45,76611 | 43,62155 | 50,04566 | 44,60109 | 52,02756 |
| Manulife | 2018.3 | 57,29915 | 45,12042 | 48,44949 | 47,32591 | 51,96897 |
| Manulife | 2018.4 | 67,73306 | 45,54752 | 44,09444 | 50,18657 | 51,01476 |
| Manulife | 2019.1 | 52,88168 | 42,17193 | 49,66451 | 44,0659 | 50,93525 |
| Manulife | 2019.2 | 65,6897 | 43,89756 | 50,18338 | 47,13162 | 51,80391 |
| Manulife | 2019.3 | 77,3518 | 45,284 | 47,24151 | 50,14213 | 53,34194 |
| Manulife | 2019.4 | 83,23609 | 46,80792 | 45,37022 | 54,35906 | 59,69263 |
| Manulife | 2020.2 | 61,19238 | 43,87525 | 49,50558 | 50,46911 | 66,00164 |
| Manulife | 2020.3 | 70,71684 | 45,50424 | 47,75599 | 55,37271 | 65,31947 |
| Manulife | 2020.4 | 79,14391 | 47,54482 | 46,16326 | 60,11603 | 65,13114 |
| Manulife | 2021.1 | 46,52079 | 42,34026 | 48,39721 | 45,02217 | 69,97331 |
| Manulife | 2021.2 | 52,42317 | 44,62707 | 50,17019 | 48,9532 | 69,18233 |
| Manulife | 2021.3 | 49,98983 | 46,54169 | 46,82099 | 52,67505 | 68,08583 |
| Manulife | 2021.4 | 54,25486 | 48,28799 | 49,75807 | 56,85058 | 68,67174 |
| Manulife | 2022.1 | 44,36383 | 41,70633 | 49,07695 | 45,73394 | 68,64663 |
| Manulife | 2022.2 | 48,73883 | 45,05387 | 51,44712 | 50,71904 | 67,31577 |
| Manulife | 2022.3 | 53,62529 | 47,99371 | 53,70996 | 56,06003 | 67,23207 |
| Manulife | 2022.4 | 63,94632 | 51,07203 | 56,79221 | 65,23153 | 45,9466 |
| Sinarmas | 2018.1 | 40,65968 | 43,44578 | 49,89776 | 42,97467 | 47,38623 |
| Sinarmas | 2018.2 | 47,72981 | 47,36319 | 51,28541 | 42,10892 | 44,38371 |
| Sinarmas | 2018.3 | 56,02888 | 52,62415 | 60,95819 | 46,78008 | 44,19584 |

| | | | | | | |
|----------|--------|----------|----------|----------|----------|----------|
| Sinarmas | 2018.4 | 61,50008 | 56,24614 | 61,88799 | 48,84005 | 39,58192 |
| Sinarmas | 2019.1 | 44,74338 | 42,76291 | 47,96165 | 46,39141 | 39,07335 |
| Sinarmas | 2019.2 | 54,91409 | 45,94899 | 51,56217 | 46,2763 | 42,46207 |
| Sinarmas | 2019.3 | 60,51112 | 49,28359 | 51,25864 | 50,25495 | 53,40183 |
| Sinarmas | 2019.4 | 56,13596 | 52,6034 | 52,11961 | 52,70061 | 53,16533 |
| Sinarmas | 2020.1 | 42,2751 | 44,27603 | 51,62983 | 36,07268 | 38,72845 |
| Sinarmas | 2020.2 | 48,32261 | 46,78485 | 51,62098 | 43,15046 | 41,61455 |
| Sinarmas | 2020.3 | 49,66307 | 49,19429 | 51,90017 | 46,43031 | 38,20837 |
| Sinarmas | 2020.4 | 53,52186 | 52,39081 | 44,23064 | 54,73923 | 39,03007 |
| Sinarmas | 2021.1 | 43,3766 | 44,41716 | 44,69347 | 42,81599 | 38,04364 |
| Sinarmas | 2021.2 | 40,43922 | 47,42457 | 43,12051 | 35,74703 | 40,77974 |
| Sinarmas | 2021.3 | 34,91588 | 50,63164 | 26,80628 | 40,85243 | 38,50777 |
| Sinarmas | 2021.4 | 33,19998 | 54,26153 | 15,05541 | 43,54131 | 36,36433 |
| Sinarmas | 2022.2 | 53,0957 | 47,84241 | 56,22048 | 45,49528 | 41,83276 |
| Sinarmas | 2022.3 | 64,26637 | 57,53766 | 72,62294 | 49,47008 | 41,86226 |
| Sinarmas | 2022.4 | 101,7258 | 62,96706 | 72,4223 | 51,56904 | 43,28336 |
| BNI Life | 2018.2 | 43,26507 | 63,63009 | 51,12573 | 43,72863 | 50,80116 |
| BNI Life | 2018.3 | 46,12265 | 76,5722 | 48,50536 | 45,07575 | 54,15096 |
| BNI Life | 2018.4 | 49,9785 | 74,85358 | 45,33355 | 47,32363 | 51,11655 |
| BNI Life | 2019.1 | 44,98416 | 50,48642 | 57,3339 | 43,35889 | 61,71647 |
| BNI Life | 2019.2 | 47,84205 | 51,90261 | 44,22425 | 45,5159 | 61,85717 |
| BNI Life | 2019.3 | 48,3339 | 52,47163 | 35,70505 | 49,12041 | 57,62234 |
| BNI Life | 2019.4 | 49,27225 | 68,2275 | 37,00888 | 51,8463 | 56,98947 |
| BNI Life | 2020.1 | 40,84143 | 48,95849 | 52,94694 | 43,30765 | 58,38763 |
| BNI Life | 2020.2 | 43,44239 | 56,73439 | 53,16794 | 45,72677 | 57,91894 |
| BNI Life | 2020.3 | 48,5948 | 64,97369 | 54,28762 | 46,71819 | 64,49028 |
| BNI Life | 2020.4 | 54,76933 | 77,51865 | 58,4829 | 49,02156 | 60,14613 |

| | | | | | | |
|--------------|--------|----------|----------|----------|----------|----------|
| BNI Life | 2021.1 | 42,72065 | 48,21559 | 52,60903 | 42,70721 | 52,03099 |
| BNI Life | 2021.2 | 47,26103 | 55,81046 | 54,38725 | 44,51198 | 50,21101 |
| BNI Life | 2021.3 | 52,36854 | 63,75325 | 54,4814 | 46,27812 | 50,80199 |
| BNI Life | 2021.4 | 59,58121 | 75,20438 | 52,71442 | 48,08658 | 49,24028 |
| BNI Life | 2022.1 | 45,99246 | 49,93967 | 49,54754 | 42,44676 | 51,06055 |
| BNI Life | 2022.2 | 52,4639 | 79,93528 | 99,37953 | 43,53072 | 50,51552 |
| BNI Life | 2022.4 | 69,19237 | 91,43319 | 55,45267 | 48,00508 | 52,50031 |
| Capital Life | 2018.2 | 42,41746 | 40,43282 | 49,54534 | 40,98321 | 37,88185 |
| Capital Life | 2018.3 | 43,08879 | 40,62063 | 49,73854 | 40,98582 | 38,48877 |
| Capital Life | 2018.4 | 49,24339 | 40,80056 | 49,96599 | 41,03045 | 39,54359 |
| Capital Life | 2019.1 | 42,0552 | 40,45071 | 49,42057 | 41,02513 | 38,73402 |
| Capital Life | 2019.2 | 44,2323 | 40,68743 | 49,39162 | 41,0753 | 38,8268 |
| Capital Life | 2019.3 | 47,03807 | 41,41998 | 49,39591 | 41,12698 | 39,31311 |
| Capital Life | 2019.4 | 50,36801 | 41,29096 | 49,30148 | 41,18188 | 39,64336 |
| Capital Life | 2020.1 | 44,50219 | 40,58628 | 49,60391 | 40,97161 | 38,78014 |
| Capital Life | 2020.2 | 48,08619 | 40,70668 | 49,79723 | 40,97161 | 38,36083 |
| Capital Life | 2020.3 | 51,75737 | 40,75523 | 49,87425 | 41,04716 | 38,59817 |
| Capital Life | 2020.4 | 52,81868 | 41,06347 | 50,36286 | 41,1216 | 40,17491 |
| Capital Life | 2021.1 | 41,89194 | 40,80002 | 49,877 | 41,01635 | 39,85299 |
| Capital Life | 2021.2 | 43,03184 | 41,34479 | 50,96532 | 41,08481 | 40,22174 |
| Capital Life | 2021.3 | 49,8958 | 42,19393 | 51,46289 | 41,18601 | 40,01098 |
| Capital Life | 2021.4 | 52,94914 | 43,14628 | 52,33068 | 41,38343 | 39,14194 |
| Capital Life | 2022.1 | 47,92856 | 40,93823 | 49,7701 | 41,23314 | 39,41351 |
| Capital Life | 2022.2 | 51,51774 | 41,56715 | 50,60816 | 41,47227 | 39,1776 |
| Capital Life | 2022.3 | 58,07111 | 44,63564 | 52,3146 | 41,71549 | 39,37417 |
| Capital Life | 2022.4 | 61,007 | 46,05536 | 53,05682 | 42,34584 | 39,94753 |
| Avrist | 2018.1 | 43,99852 | 41,52189 | 47,87898 | 44,03917 | 58,21307 |

| | | | | | | |
|--------|--------|----------|----------|----------|----------|----------|
| Avrist | 2018.2 | 44,55157 | 42,51151 | 44,11959 | 43,08497 | 57,30658 |
| Avrist | 2018.3 | 46,25975 | 44,0614 | 45,0673 | 45,61169 | 56,51559 |
| Avrist | 2018.4 | 47,05871 | 45,29144 | 46,26096 | 49,54001 | 56,91347 |
| Avrist | 2019.1 | 45,66118 | 42,49317 | 51,8637 | 46,42069 | 50,9047 |
| Avrist | 2019.2 | 46,76794 | 43,4914 | 51,455 | 50,70994 | 57,79577 |
| Avrist | 2019.3 | 50,24789 | 45,61716 | 50,86951 | 55,60417 | 56,35132 |
| Avrist | 2019.4 | 53,49701 | 47,05889 | 48,73859 | 60,39261 | 54,63714 |
| Avrist | 2020.1 | 41,59284 | 43,05591 | 48,80696 | 45,03263 | 57,63343 |
| Avrist | 2020.2 | 48,08849 | 44,74552 | 49,42038 | 49,3095 | 56,89639 |
| Avrist | 2020.3 | 52,46981 | 46,29739 | 48,20425 | 54,04523 | 54,20863 |
| Avrist | 2020.4 | 55,92776 | 47,34563 | 44,47482 | 58,55361 | 59,35205 |
| Avrist | 2021.1 | 40,23819 | 41,89147 | 45,93153 | 45,41242 | 61,51035 |
| Avrist | 2021.2 | 38,57433 | 43,13656 | 42,38476 | 49,80624 | 62,32582 |
| Avrist | 2021.3 | 44,02752 | 44,51485 | 44,19695 | 54,22084 | 61,2487 |
| Avrist | 2021.4 | 41,36725 | 46,15698 | 42,22652 | 58,46429 | 63,09868 |
| Avrist | 2022.1 | 43,83143 | 41,79975 | 50,69169 | 45,26667 | 61,48984 |
| Avrist | 2022.2 | 45,11152 | 43,00941 | 50,45158 | 49,99369 | 68,3184 |
| Avrist | 2022.3 | 42,6776 | 44,02865 | 50,28439 | 54,73429 | 70,41727 |
| Avrist | 2022.4 | 46,42245 | 45,19026 | 48,35661 | 59,39611 | 61,49918 |