

## DAFTAR PERUSAHAAN YANG MENJADI SAMPEL PENELITIAN

No	Nama Perusahaan
1	PT. Asuransi Bina Dana Artha, Tbk
2	PT. Asuransi Harta Aman Pratama, Tbk (Persero)
3	PT. Asuransi Multi Artha Guna, Tbk
4	PT. Asuransi Bintang, Tbk
5	PT. Asuransi Dayin Mitra, Tbk
6	PT. Asuransi Jasa Tania, Tbk
7	PT. Asuransi Ramayana, Tbk
8	PT. Lippo General Insurance, Tbk

**DATA MENTAH SAMPEL PENELITIAN**

No	Tahun	Emiten	ROA (Y)	PGR (X1)	RBC (X2)	RHI (X3)	DER (X4)
1	2017	ABDA	5.42	-7.23123442	383	6.459426766	116.71
2		AHAP	-10.00	-21.39211971	181	7.871431401	113.80
3		AMAG	3.17	15.52800492	301	7.137930064	109.65
4		ASBI	1.13	11.75089235	130	12.17681339	175.00
5		ASDM	3.70	23.42641369	251	7.493784236	264.50
6		ASJT	5.10	-11.07448811	258	6.146659399	110.98
7		ASRM	4.00	3.362410722	160	8.605688841	298.00
8		LPGI	3.90	12.84475612	226	7.883529542	120.50
9	2018	ABDA	2.39	-5.203687077	317	10.66945103	116.61
10		AHAP	-4.30	-18.65327211	189	5.096275233	138.20
11		AMAG	0.66	6.795141109	306	1.54841608	134.39
12		ASBI	1.59	17.18964976	135	4.448889241	211.00
13		ASDM	3.60	6.008802114	281	5.423725765	228.60
14		ASJT	5.20	25.23897502	270	10.81215686	117.84
15		ASRM	5.00	19.39658139	151	7.241912824	264.00

16		LPGI	2.80	6.555017274	187	4.970351444	182.46
17	2019	ABDA	3.39	-13.97241377	363.78	14.7178241	105.76
18		AHAP	-19.80	-22.6559008	128	6.870817121	291.00
19		AMAG	1.58	3.217024431	306	3.082321646	137.13
20		ASBI	0.93	-5.320895889	138.67	6.104580641	194.19
21		ASDM	2.40	-1.949777145	305.1	5.721625663	246.60
22		ASJT	0.58	0.293667592	270	12.29867814	113.82
23		ASRM	4.00	27.02762141	151	45.13039044	249.00
24		LPGI	3.30	1.684445894	198.5	7.00860469	185.60



## HASIL UJI DESKRIPTIF

### Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	24	-19.8000	5.4200	1.239167	5.5741834
PGR	24	-22.6559	27.0276	3.036067	14.4598556
RBC	24	128.0000	383.0000	232.793750	78.0295920
RHI	24	1.5484	45.1304	8.955054	8.2734460
DER	24	105.760000	298.000000	1.76055833E2	6.525243843E1
Valid N (listwise)	24				

### Frequency Table

ROA

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid -19.8000	1	4.2	4.2	4.2
-10.0000	1	4.2	4.2	8.3
-4.3000	1	4.2	4.2	12.5
.5800	1	4.2	4.2	16.7
.6600	1	4.2	4.2	20.8
.9300	1	4.2	4.2	25.0
1.1300	1	4.2	4.2	29.2
1.5800	1	4.2	4.2	33.3
1.5900	1	4.2	4.2	37.5
2.3900	1	4.2	4.2	41.7
2.4000	1	4.2	4.2	45.8
2.8000	1	4.2	4.2	50.0
3.1700	1	4.2	4.2	54.2
3.3000	1	4.2	4.2	58.3
3.3900	1	4.2	4.2	62.5
3.6000	1	4.2	4.2	66.7
3.7000	1	4.2	4.2	70.8
3.9000	1	4.2	4.2	75.0
4.0000	2	8.3	8.3	83.3
5.0000	1	4.2	4.2	87.5
5.1000	1	4.2	4.2	91.7

5.2000	1	4.2	4.2	95.8
5.4200	1	4.2	4.2	100.0
Total	24	100.0	100.0	

**PGR**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid -22.6559	1	4.2	4.2	4.2
-21.3921	1	4.2	4.2	8.3
-18.6533	1	4.2	4.2	12.5
-13.9724	1	4.2	4.2	16.7
-11.0745	1	4.2	4.2	20.8
-7.2312	1	4.2	4.2	25.0
-5.3209	1	4.2	4.2	29.2
-5.2037	1	4.2	4.2	33.3
-1.9498	1	4.2	4.2	37.5
.2937	1	4.2	4.2	41.7
1.6844	1	4.2	4.2	45.8
3.2170	1	4.2	4.2	50.0
3.3624	1	4.2	4.2	54.2
6.0088	1	4.2	4.2	58.3
6.5550	1	4.2	4.2	62.5
6.7951	1	4.2	4.2	66.7
11.7509	1	4.2	4.2	70.8
12.8448	1	4.2	4.2	75.0
15.5280	1	4.2	4.2	79.2
17.1896	1	4.2	4.2	83.3
19.3966	1	4.2	4.2	87.5
23.4264	1	4.2	4.2	91.7
25.2390	1	4.2	4.2	95.8
27.0276	1	4.2	4.2	100.0
Total	24	100.0	100.0	

**RBC**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 128.0000	1	4.2	4.2	4.2
130.0000	1	4.2	4.2	8.3
135.0000	1	4.2	4.2	12.5
138.6700	1	4.2	4.2	16.7

151.0000	2	8.3	8.3	25.0
160.0000	1	4.2	4.2	29.2
181.0000	1	4.2	4.2	33.3
187.0000	1	4.2	4.2	37.5
189.0000	1	4.2	4.2	41.7
198.5000	1	4.2	4.2	45.8
226.0000	1	4.2	4.2	50.0
251.0000	1	4.2	4.2	54.2
258.0000	1	4.2	4.2	58.3
270.0000	2	8.3	8.3	66.7
281.0000	1	4.2	4.2	70.8
301.0000	1	4.2	4.2	75.0
305.1000	1	4.2	4.2	79.2
306.0000	2	8.3	8.3	87.5
317.0000	1	4.2	4.2	91.7
363.7800	1	4.2	4.2	95.8
383.0000	1	4.2	4.2	100.0
Total	24	100.0	100.0	

RHI

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1.5484	1	4.2	4.2	4.2
3.0823	1	4.2	4.2	8.3
4.4489	1	4.2	4.2	12.5
4.9704	1	4.2	4.2	16.7
5.0963	1	4.2	4.2	20.8
5.4237	1	4.2	4.2	25.0
5.7216	1	4.2	4.2	29.2
6.1046	1	4.2	4.2	33.3
6.1467	1	4.2	4.2	37.5
6.4594	1	4.2	4.2	41.7
6.8708	1	4.2	4.2	45.8
7.0086	1	4.2	4.2	50.0
7.1379	1	4.2	4.2	54.2
7.2419	1	4.2	4.2	58.3
7.4938	1	4.2	4.2	62.5
7.8714	1	4.2	4.2	66.7
7.8835	1	4.2	4.2	70.8
8.6057	1	4.2	4.2	75.0

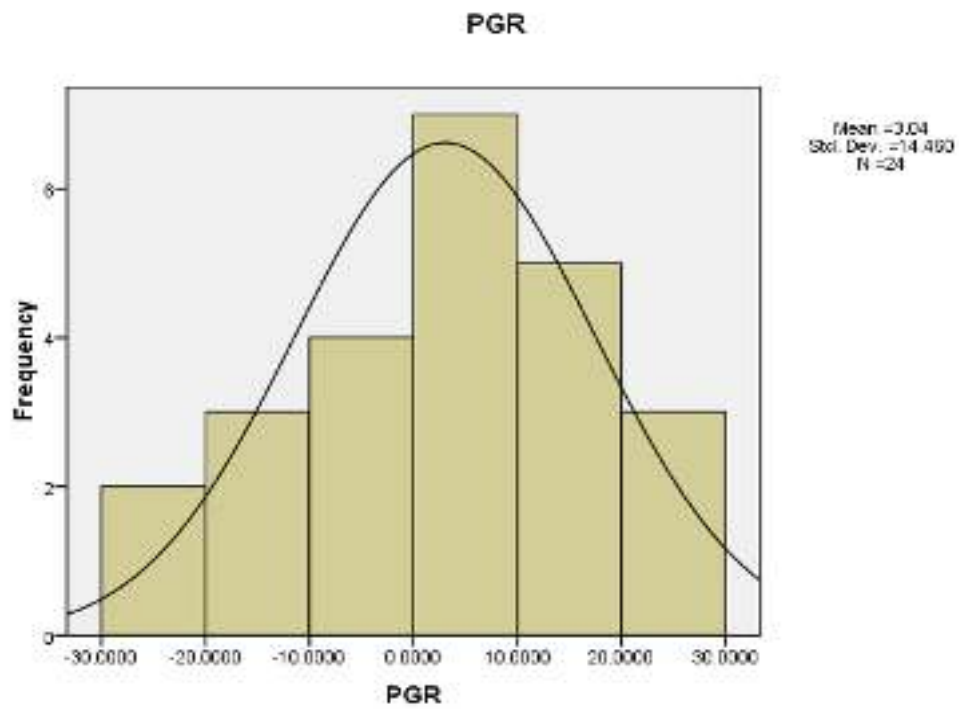
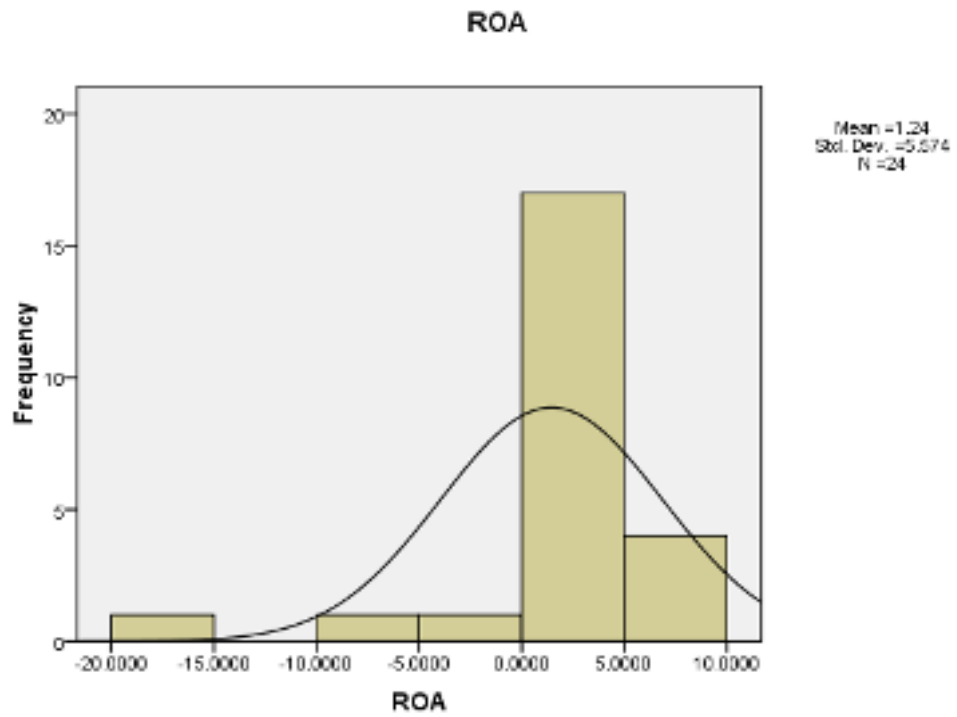
10.6695	1	4.2	4.2	79.2
10.8122	1	4.2	4.2	83.3
12.1768	1	4.2	4.2	87.5
12.2987	1	4.2	4.2	91.7
14.7178	1	4.2	4.2	95.8
45.1304	1	4.2	4.2	100.0
Total	24	100.0	100.0	

DER

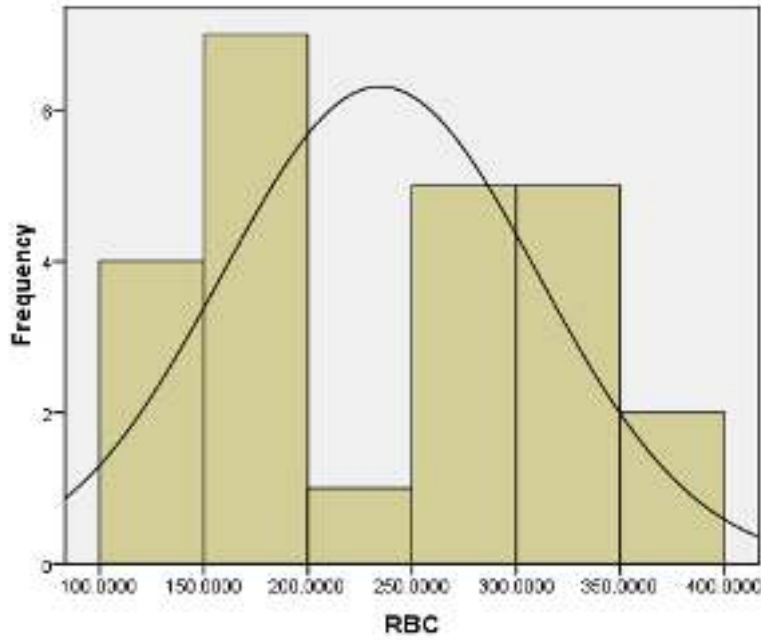
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 105.760000	1	4.2	4.2	4.2
109.650000	1	4.2	4.2	8.3
110.980000	1	4.2	4.2	12.5
113.800000	1	4.2	4.2	16.7
113.820000	1	4.2	4.2	20.8
116.610000	1	4.2	4.2	25.0
116.710000	1	4.2	4.2	29.2
117.840000	1	4.2	4.2	33.3
120.500000	1	4.2	4.2	37.5
134.390000	1	4.2	4.2	41.7
137.130000	1	4.2	4.2	45.8
138.200000	1	4.2	4.2	50.0
175.000000	1	4.2	4.2	54.2
182.460000	1	4.2	4.2	58.3
185.600000	1	4.2	4.2	62.5
194.190000	1	4.2	4.2	66.7
211.000000	1	4.2	4.2	70.8
228.600000	1	4.2	4.2	75.0
246.600000	1	4.2	4.2	79.2
249.000000	1	4.2	4.2	83.3
264.000000	1	4.2	4.2	87.5
264.500000	1	4.2	4.2	91.7
291.000000	1	4.2	4.2	95.8
298.000000	1	4.2	4.2	100.0
Total	24	100.0	100.0	



## Histogram

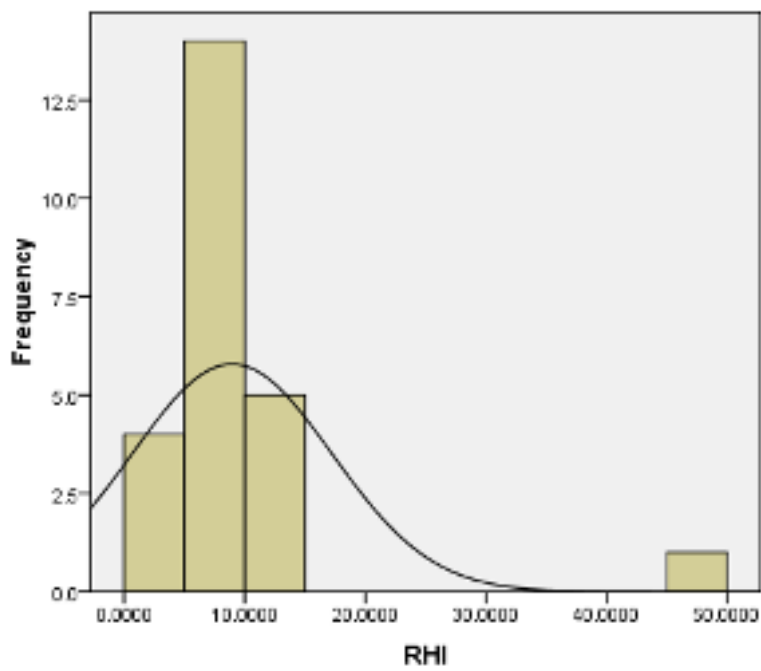


RBC

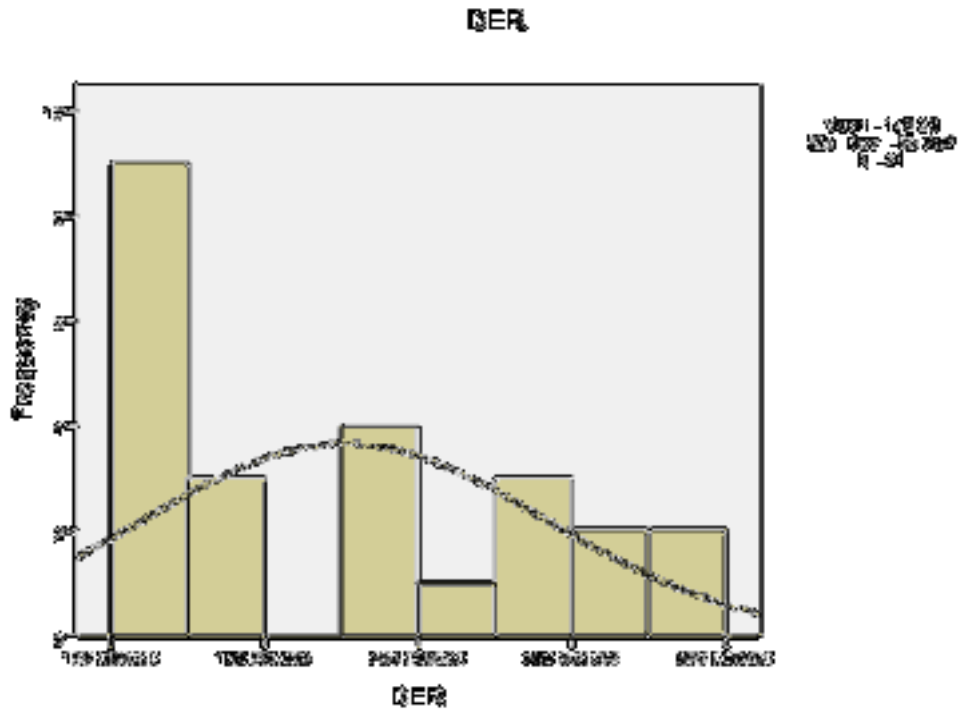


Mean = 232.79  
Std. Dev. = 79.030  
N = 24

RHI



Mean = 8.95  
Std. Dev. = 8.273  
N = 24



## HASIL UJI NORMALITAS

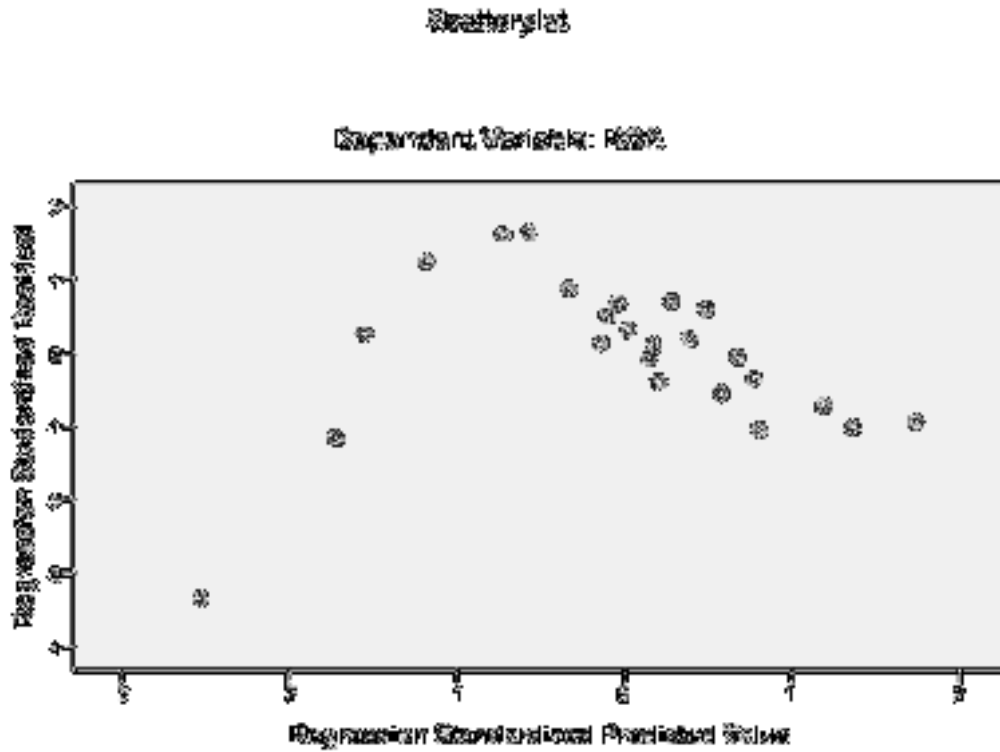
### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		24
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	3.66681401
Most Extreme Differences	Absolute	.114
	Positive	.074
	Negative	-.114
Kolmogorov-Smirnov Z		.560
Asymp. Sig. (2-tailed)		.912

a. Test distribution is Normal.

b. Calculated from data.

## HASIL Uji HETEROKEDASTISITAS



## HASIL Uji MULTIKOLINEARITAS

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-4.427	5.313		-.833	.415		
PGR	.259	.063	.672	4.128	.001	.858	1.165
RBC	.028	.013	.389	2.127	.047	.682	1.467
RHI	-.001	.108	-.002	-.013	.990	.878	1.139
DER	-.009	.016	-.105	-.565	.579	.662	1.510

a. Dependent Variable: ROA

## HASIL UJI AUTOKORELASI

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.753 <sup>a</sup>	.567	.476	4.0343725	1.886

a. Predictors: (Constant), DER, RHI, PGR, RBC

b. Dependent Variable: ROA

## HASIL UJI REGRESI LINIER BERGANDA RBC, ROI, DAN DER TERHADAP ROA

### Regression

**Variables Entered/Removed**

Model	Variables Entered	Variables Removed	Method
1	DER, RHI, PGR, RBC <sup>a</sup>		. Enter

a. All requested variables entered.

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.753 <sup>a</sup>	.567	.476	4.0343725

a. Predictors: (Constant), DER, RHI, PGR, RBC

**ANOVA<sup>b</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	405.398	4	101.349	6.227	.002 <sup>a</sup>
	Residual	309.247	19	16.276		
	Total	714.645	23			

a. Predictors: (Constant), DER, RHI, PGR, RBC

b. Dependent Variable: ROA

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.427	5.313		-.833	.415
	PGR	.259	.063	.672	4.128	.001
	RBC	.028	.013	.389	2.127	.047
	RHI	-.001	.108	-.002	-.013	.990
	DER	-.009	.016	-.105	-.565	.579

a. Dependent Variable: ROA

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