

LAMPIRAN 1 :



LAMPIRAN 2 : DATA INDUSTRI PERASURANSIAN

**Perbandingan Premi dan Aset Industri Asuransi Terhadap
Produk Domestik Bruto Indonesia, 2001 - 2007**

Tahun	Total Premi (Rp miliar)	Total Aset (Rp miliar)	PDB (Harga Berlaku) (Rp triliun)	% Premi Terhadap PDB	% Aset Terhadap PDB
2001	24,748	64,502	1,684.3	1.47	3.83
2002	30,150	77,052	1,863.3	1.62	4.14
2003	34,485	93,607	2,036.4	1.69	4.60
2004	39,844	119,837	2,295.8	1.74	5.22
2005	45,913	139,411	2,785.0	1.65	5.01
2006	52,731	175,139	3,339.5	1.58	5.24
2007	74,282	224,676	3,957.4	1.88	5.68
Rata-rata (%)				1.66	4.82

Sumber : InforDev, data diolah

Perkembangan Struktur Permodalan Asuransi, 2001 - 2007

Keterangan	Jumlah Perusahaan						
	2001	2002	2003	2004	2005	2006	2007
Asuransi Jiwa							
Di atas Rp 100 miliar	9	9	12	15	15	20	23
Di atas Rp 60 miliar di bawah Rp 100 miliar	4	8	5	4	5	7	7
Di atas Rp 2,5 miliar di bawah Rp 60 miliar	33	25	20	21	18	14	9
Di bawah Rp 2,5 miliar	3	6	6	4	5	3	3
Negatif	7	5	6	1	2	1	2
TOTAL	56	53	49	45	45	45	44
Asuransi Kerugian							
Di atas Rp 100 miliar	14	14	17	19	20	22	27
Di atas Rp 60 miliar di bawah Rp 100 miliar	11	11	9	8	12	14	13
Keterangan							
	Jumlah Perusahaan						
	2001	2002	2003	2004	2005	2006	2007
Di atas Rp 2,5 miliar di bawah Rp 60 miliar	71	69	66	63	56	52	45
Di bawah Rp 2,5 miliar	5	6	5	2	3	3	1
Negatif	1	1	-	-	1	1	1
TOTAL	102	101	97	92	92	92	87

Sumber : InforDev, data diolah dari neraca publikasi perusahaan

LAMPIRAN 3 : Jumlah Cabang dan Agen Asuransi Bumida (Konvensional)

NO	CABANG	KEAGENAN					JUMLAH TOTAL
		SS	Spv NG	Agen	AO Dokter	AO Bank	
1	OPERASIONAL KP	2	0	7	1	1	11
2	KEBAYORAN	10	3	20	1	1	35
3	ROXY	7	3	11	0	1	22
4	RAWAMANGUN	7	4	25	2	1	39
5	SUDIRMAN	8	4	34	0	2	48
6	BANDUNG	13	2	14	1	2	32
7	SEMARANG	11	4	13	1	2	31
8	YOGYAKARTA	10	4	23	1	1	39
9	SURABAYA	11	2	9	1	2	25
10	DENPASAR	10	3	8	0	1	22
11	PALEMBANG	11	7	27	1	1	47
12	PEKANBARU	3	3	7	0	1	14
13	MEDAN	9	4	27	0	1	41
14	MAKASSAR	10	2	7	1	1	21
15	MANADO	6	2	13	0	1	22
16	SAMARINDA	6	5	20	0	3	34
17	BOGOR	12	4	14	1	0	31
18	MALANG	13	1	10	1	1	26
19	CIREBON	6	2	11	1	2	22
20	PADANG	8	2	19	0	0	29
21	LAMPUNG	9	5	30	1	1	46
22	BEKASI	5	2	9	1	2	19
23	TANGERANG	5	2	10	1	1	19
24	SERANG	4	1	6	1	1	13
25	JAMBI	5	2	14	0	0	21
26	BANGKA BEL	2	2	9	1	1	15
27	BATAM	3	2	13	1	1	20
28	MATARAM	5	2	8	0	1	16
29	BANJARMASIN	6	1	13	0	1	21
30	KENDARI	4	0	6	0	1	11
31	PAPUA	2	1	3	0	1	7
32	P. SIANTAR	8	0	8	0	1	17
33	PURWOKERTO	9	3	13	1	1	27
34	KEDIRI	11	2	11	0	1	25
35	SIDOARJO	4	2	6	0	0	12
36	KUPANG	6	3	10	0	1	20
37	PONTIANAK	7	3	17	1	2	30
38	SOLO	9	4	6	1	0	20
39	BENGKULU	2	2	9	0	0	13
40	DUMAI	2	1	5	1	1	10
41	PALU	1	1	6	0	1	9
42	GORONTALO	1	2	0	0	0	3
43	KELAPA GADING	3	2	12	1	1	19
44	ACEH	6	1	15	0	0	22

1026

Lanjutan Lampiran 3:

Jumlah Cabang dan Agen Asuransi Bumida (Syariah)

NO	CABANG SYARIAH	KEAGENAN					JUMLAH TOTAL
		SS	Spv NG	Agen	AO Dokter	AO Bank	
1	JAKARTA	8	0	5	1	2	16
2	DEPOK	5	2	16	0	1	24
3	BANDUNG	2	1	8	0	1	11
4	SURABAYA	1	1	8	0	0	11

62



LAMPIRAN 4: OUTPUT STATISTIK**Gender * Usia****Crosstab**

Count

	Usia				Total
	< 30 Tahun	30-40 Tahun	>40-50 Tahun	>50 Tahun	
Gender Pria	73	89	65	15	242
Wanita	28	56	14	4	102
Total	101	145	79	19	344

Gender * Status**Crosstab**

Count

	Status			Total
	Belum Menikah	Menikah	Lain-lain	
Gender Pria	55	177	10	242
Wanita	31	68	3	102
Total	86	245	13	344

Gender * Pendidikan**Crosstab**

Count

	Pendidikan			Total
	<= SMA	Akademi/D3	Universitas/S1/di atasnya	
Gender Pria	49	56	137	242
Wanita	24	21	57	102
Total	73	77	194	344

Lanjutan Lampiran 4

Gender * Masa Kerja

Crosstab

Count

	Masa Kerja					> 12 Tahun	Total
	< 1 Tahun	1-3 Tahun	> 3-6 Tahun	> 6-9 Tahun	> 9-12 Tahun		
Gender Pria	63	67	49	42	13	8	242
Wanita	30	28	25	10	3	6	102
Total	93	95	74	52	16	14	344

Gender * Produksi Per Bulan

Crosstab

Count

	Produksi Per Bulan			
	< Rp 1.000.000	Rp 1.000.000-Rp 5.000.000	> Rp 5.000.000-Rp 10.000.000	> Rp 10.000.000-Rp 15.000.000
Gender Pria	23	41	43	39
Wanita	9	17	16	27
Total	32	58	59	66

Crosstab

Count

	Produksi Per Bulan	
	> Rp 15.000.000	Total
Gender Pria	96	242
Wanita	33	102
Total	129	344

*Lanjutan Lampiran 4***Gender * Komisi Per Bulan****Crosstab**

Count

	Komisi Per Bulan			
	< Rp 500.000	Rp 500.000-Rp 1.000.000	> Rp 1.000.000-Rp 2.500.000	> Rp 2.500.000-Rp 5.000.000
Gender Pria	50	50	57	67
Wanita	18	22	28	25
Total	68	72	85	92

Crosstab

Count

	Komisi Per Bulan	
	> Rp 5.000.000	Total
Gender Pria	18	242
Wanita	9	102
Total	27	344

Gender * Portofolio Per Bulan**Crosstab**

Count

	Portofolio Per Bulan					Total
	< 3 Polis	3-5 Polis	> 5-8 Polis	> 8-10 Polis	> 10 Polis	
Gender Pria	14	33	33	52	110	242
Wanita	7	13	10	29	43	102
Total	21	46	43	81	153	344

*Lanjutan Lampiran 4***Gender * Renewal Per Bulan****Crosstab**

Count

		Renewal Per Bulan				Total
		< 50%	50%-70%	> 705-90%	> 90%	
Gender	Pria	103	74	48	17	242
	Wanita	31	26	35	10	102
	Total	134	100	83	27	344

RELIABILITAS**Scale: Usaha Kerja****Case Processing Summary**

		N	%
Cases	Valid	344	100.0
	Excluded ^a	0	.0
	Total	344	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.776	.799	25

*Lanjutan Lampiran 4***Scale: Tekanan Kerja****Case Processing Summary**

		N	%
Cases	Valid	344	100.0
	Excluded ^a	0	.0
	Total	344	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.756	.759	20

Scale: Tingkat Optimisme**Case Processing Summary**

		N	%
Cases	Valid	344	100.0
	Excluded ^a	0	.0
	Total	344	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.681	.692	9

*Lanjutan Lampiran 4***Scale: Kinerja****Case Processing Summary**

		N	%
Cases	Valid	344	100.0
	Excluded ^a	0	.0
	Total	344	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.747	.741	4

T-Test**Group Statistics**

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Optimisme	Pria	242	3.7160	.44760	.02877
	Wanita	102	3.6148	.41233	.04083
Tekanan Kerja	Pria	242	3.5649	.34806	.02237
	Wanita	102	3.4843	.34734	.03439
Usaha Kerja	Pria	242	3.8255	.33249	.02137
	Wanita	102	3.8212	.30751	.03045
Kinerja	Pria	242	3.0465	.92799	.05965
	Wanita	102	3.1299	.92258	.09135

Lanjutan Lampiran 4

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	df
Optimisme	Equal variances assumed	.309	.578	1.958	342
	Equal variances not assumed			2.025	205.045
Tekanan Kerja	Equal variances assumed	.273	.602	1.962	342
	Equal variances not assumed			1.964	190.303
Usaha Kerja	Equal variances assumed	.104	.748	.111	342
	Equal variances not assumed			.115	204.272
Kinerja	Equal variances assumed	.000	.998	-.763	342
	Equal variances not assumed			-.765	190.956

Independent Samples Test

		t-test for Equality of Means		
		Sig. (2-tailed)	Mean Difference	Std. Error Difference
Optimisme	Equal variances assumed	.051	.10115	.05165
	Equal variances not assumed	.044	.10115	.04995
Tekanan Kerja	Equal variances assumed	.051	.08056	.04106
	Equal variances not assumed	.051	.08056	.04103
Usaha Kerja	Equal variances assumed	.911	.00428	.03840
	Equal variances not assumed	.909	.00428	.03720
Kinerja	Equal variances assumed	.446	-.08341	.10936
	Equal variances not assumed	.445	-.08341	.10910

*Lanjutan Lampiran 4***Independent Samples Test**

		t-test for Equality of Means	
		95% Confidence Interval of the Difference	
		Lower	Upper
Optimisme	Equal variances assumed	-.00044	.20273
	Equal variances not assumed	.00267	.19962
Tekanan Kerja	Equal variances assumed	-.00021	.16133
	Equal variances not assumed	-.00037	.16149
Usaha Kerja	Equal variances assumed	-.07126	.07982
	Equal variances not assumed	-.06907	.07763
Kinerja	Equal variances assumed	-.29852	.13169
	Equal variances not assumed	-.29861	.13178

