

LAMPIRAN



LAMPIRAN I

HASIL PERHITUNGAN PERTUMBUHAN PREMI TAHUN 1992-1996

| TAHUN | PREMI | PERTUMBUHAN (%) |
|-----------|------------------|-----------------|
| 1992 | Rp. 2,408,469 | - |
| 1993 | Rp. 3,895,635 | 61.75% |
| 1994 | Rp. 7,474,000 | 91.86% |
| 1995 | Rp. 11,105,000 | 48.58% |
| 1996 | Rp. 27,399,458 | 46.73% |
| JUMLAH | Rp. 52,282,562 | - |
| RATA-RATA | Rp. 10,456,512.4 | 49.78% |

Pertumbuhan premi tahun 1992-1993

$$P_t = P_o (1 + I)^n$$

$$3,895,635 = 2,408,469 (1 + I)^1$$

$$3,895,635 : 2,408,469 = (1 + I)^1$$

$$1.61747359 = (1 + I)^1$$

$$I = (1 - 1.61747359)$$

$$= 61.75\%$$

LAMPIRAN II

HASIL PERHITUNGAN PERTUMBUHAN KLAIM TAHUN 1992-1996

| TAHUN | KLAIM | PERTUMBUHAN (%) |
|-----------|-----------------|-----------------|
| 1992 | Rp. 2,091,944 | - |
| 1993 | Rp. 2,226,179 | 6.42% |
| 1994 | Rp. 3,088,000 | 38.71% |
| 1995 | Rp. 5,413,000 | 75.29% |
| 1996 | Rp. 10,501,000 | 94% |
| JUMLAH | Rp. 23,320,123 | - |
| RATA-RATA | Rp. 4,664,024.6 | 42.89% |

Pertumbuhan klaim tahun 1992-1993

$$Pt = Po (1 + I)^n$$

$$2,226,179 = 2,091,944 (1 + I)^n$$

$$2,226,179 : 2,091,944 = (1 + I)^n$$

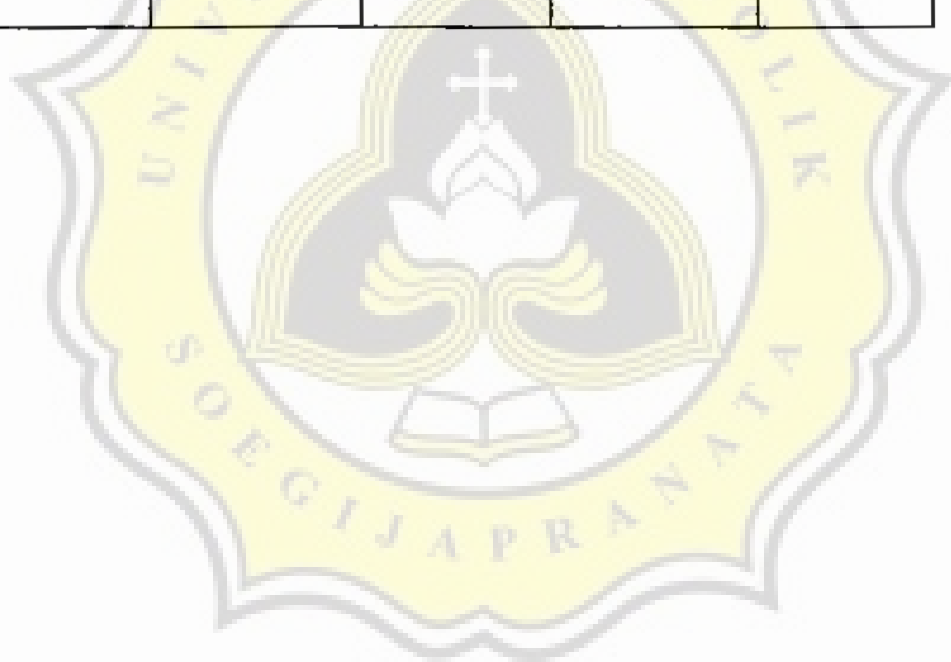
$$I = (1,064167588 - 1)^1$$

$$= 6.42\%$$

LAMPIRAN III

HASIL PERBANDINGAN ANTARA PREMI, KLAIM DAN CLAIM RATIO

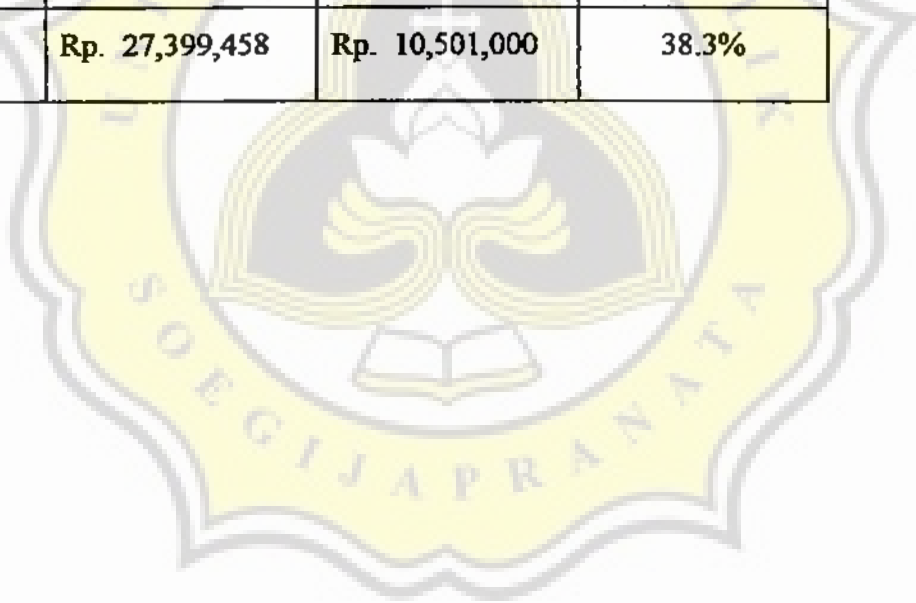
| KETERANGAN | 1992-1993 | 1993-1994 | 1994-1995 | 1995-1996 |
|-------------|-----------|-----------|-----------|-----------|
| Premi | 38.2% | 47.9% | 32.7% | 59.5% |
| Klaim | 6.1% | 27.9% | 42.9% | 48.4% |
| Claim Ratio | 29.7% | 9.8% | 7.4% | 10.4% |



LAMPIRAN IV

HASIL PERHITUNGAN CLAIM RATIO TAHUN 1992-1996

| TAHUN | PREMI | KLAIM | CLAIM RATIO |
|-------|----------------|----------------|-------------|
| 1992 | Rp. 2,408,469 | Rp. 2,091,944 | 86.8% |
| 1993 | Rp. 3,895,635 | Rp. 2,226,179 | 57.1% |
| 1994 | Rp. 7,474,000 | Rp. 3,088,000 | 41.3% |
| 1995 | Rp. 11,105,000 | Rp. 5,413,000 | 48.7% |
| 1996 | Rp. 27,399,458 | Rp. 10,501,000 | 38.3% |



LAMPIRAN V

HASIL PERHITUNGAN PREMI, KLAIM DAN CLAIM RATIO UNTUK

TAHUN 1997, 1998 DAN 1999

| TAHUN | PREMI | KLAIM | CLAIM RATIO |
|-------|------------------|------------------|-------------|
| 1997 | Rp. 27,613,915.9 | Rp. 10,665,504.5 | 38.6% |
| 1998 | Rp. 33,333,050.4 | Rp. 12,665,997.8 | 38% |
| 1999 | Rp. 39,052,184.9 | Rp. 14,666,491.1 | 37.5% |



LAMPIRAN VI

HASIL PERHITUNGAN ANALISA TREND UNTUK PERKIRAAN PREMI

TAHUN 1997,1998 DAN 1999

| TAHUN | X | X ² | Y | X.Y |
|-------|----|----------------|----------------|-------------|
| 1992 | -2 | 4 | Rp. 2,408,469 | - 4,816,936 |
| 1993 | -1 | 1 | Rp. 3,895,635 | - 3,895,635 |
| 1994 | 0 | 0 | Rp. 7,474,000 | 0 |
| 1995 | 1 | 1 | Rp. 11,105,000 | 11,105,000 |
| 1996 | 2 | 4 | Rp. 27,399,458 | 54,798,916 |
| Σ | | 10 | Rp. 52,282,562 | 57,191,345 |

Tahun 1997

$$Y = a + bx$$

$$= 10,456,512.4 + 5,719,134.5(3)$$

$$= \text{Rp. } 27,613,915.9$$

Tahun 1998

$$Y = a + bx$$

$$= 10,456,512.4 + 5,719,134.5(4)$$

$$= \text{Rp. } 33,333,050.4$$

Tahun 1999

$$Y = a + bx$$

$$= 10,456,512.4 + 5,719,134.5(5)$$

$$= \text{Rp. } 39,050,184.9$$

Σy

$$a = \frac{\Sigma y}{n}$$

 n $52,282,562$ $\frac{52,282,562}{5}$ 5

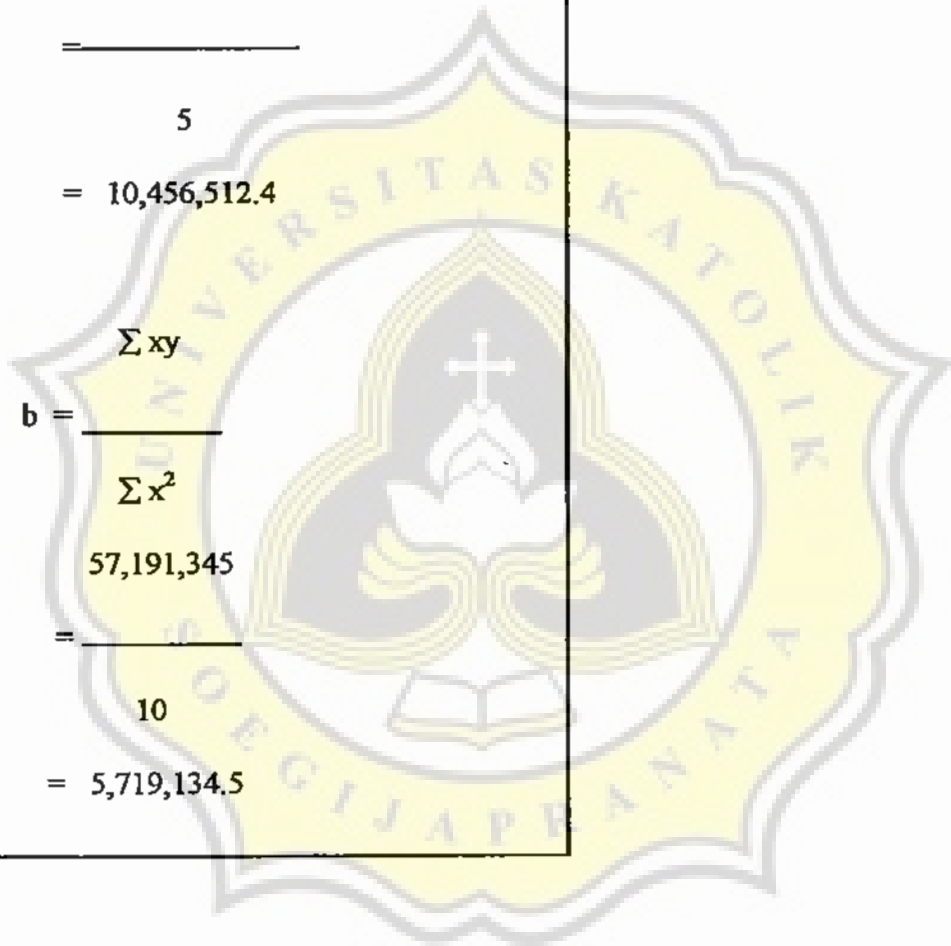
$$= 10,456,512.4$$

 Σxy

$$b = \frac{\Sigma xy}{\Sigma x^2}$$

 Σx^2 $57,191,345$ $\frac{57,191,345}{10}$ 10

$$= 5,719,134.5$$



LAMPIRAN VII

HASIL PERHITUNGAN ANALISA TREND UNTUK PERKIRAAN KLAIM TAHUN 1997,1998 DAN 1999

| TAHUN | X | X ² | Y | X.Y |
|-------|----|----------------|----------------|-------------|
| 1992 | -2 | 4 | Rp. 2,091,944 | - 4,183,888 |
| 1993 | -1 | 1 | Rp. 2,226,179 | - 2,226,179 |
| 1994 | 0 | 0 | Rp. 3,088,000 | 0 |
| 1995 | 1 | 1 | Rp. 5,413,000 | 5,413,000 |
| 1996 | 2 | 4 | Rp. 10,501,000 | 21,002,000 |
| Σ | | 10 | Rp. 23,320,123 | 20,004,933 |

Tahun 1997

$$Y = a + bx$$

$$= 4,664,024.6 + 2,000,493.3(3)$$

$$= \text{Rp. } 10,665,504.5$$

Tahun 1998

$$Y = a + bx$$

$$= 4,664,024.6 + 2,000,493.3(4)$$

$$= \text{Rp. } 12,665,997.8$$

Tahun 1999

$$Y = a + bx$$

$$= 4,664,024.6 + 2,000,493.3(5)$$

$$= \text{Rp. } 14,666,491.1$$

Σy

$$a = \frac{\Sigma y}{n}$$

 n

23,320,123

$$= \frac{23,320,123}{5}$$

5

$$= 4,664,024.6$$

 Σxy

$$b = \frac{\Sigma xy}{\Sigma x^2}$$

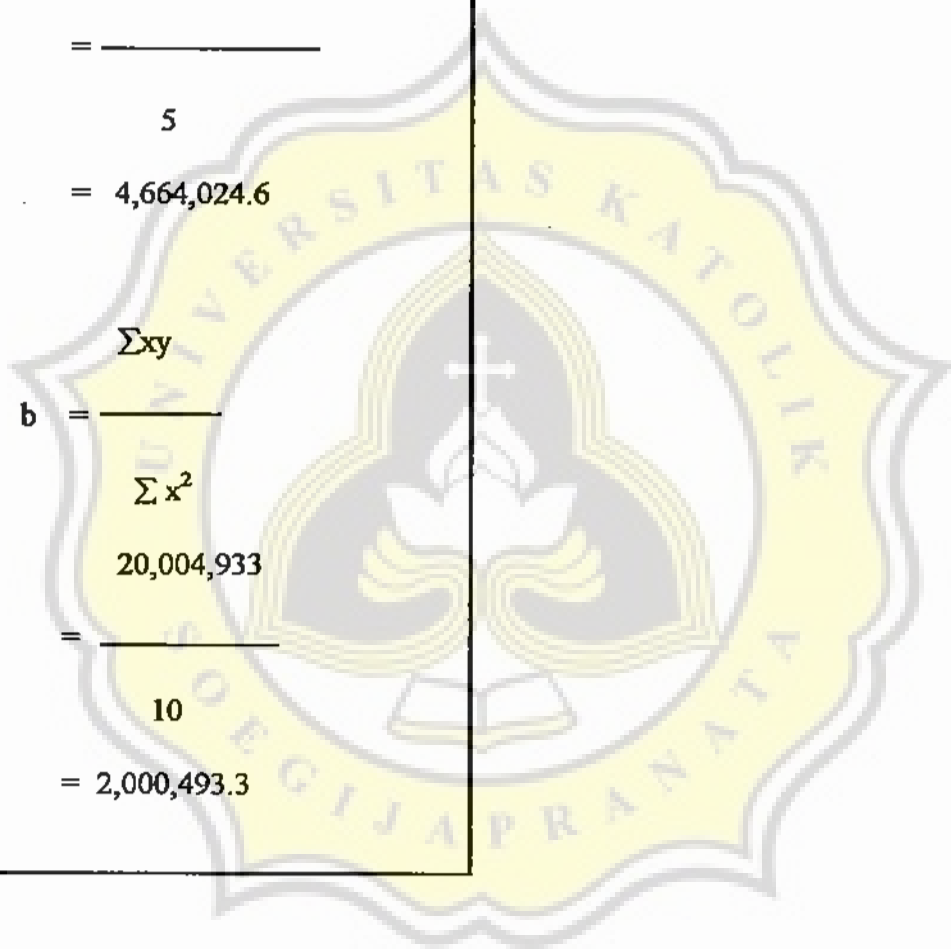
 Σx^2

20,004,933

$$= \frac{20,004,933}{10}$$

10

$$= 2,000,493.3$$



LAMPIRAN VIII

HASIL PERHITUNGAN ANALISA TREND UNTUK PERKIRAAN BIAYA OPERASIONAL TAHUN 1997,1998 DAN 1999

| TAHUN | X | X ² | Y | X.Y |
|-------|----|----------------|----------------|--------------|
| 1992 | -2 | 4 | Rp. 5,317,561 | - 10,635,122 |
| 1993 | -1 | 1 | Rp. 4,514,149 | - 4,514,149 |
| 1994 | 0 | 0 | Rp. 4,539,849 | 0 |
| 1995 | 1 | 1 | Rp. 5,471,568 | 5,471,568 |
| 1996 | 2 | 4 | Rp. 8,528,196 | 17,056,392 |
| Σ | | 10 | Rp. 28,371,323 | 7,378,689 |

Tahun 1997

$$Y = a + bx$$

$$= 5,674,264 + 737,868.9(3)$$

$$= \text{Rp. } 7,887,870.7$$

Tahun 1999

$$Y = a + bx$$

$$= 5,674,264 + 737,868.9(5)$$

$$= \text{Rp. } 9,363,608.5$$

Tahun 1998

$$Y = a + bx$$

$$= 5,674,264 + 737,868.9(4)$$

$$= \text{Rp. } 8,625,739.6$$

$$\Sigma y$$

$$a = \frac{\Sigma y}{n}$$

$$n$$

$$28,371,323$$

$$= \frac{\quad}{\quad}$$

$$5$$

$$= 5,674,264$$

$$\Sigma xy$$

$$b = \frac{\Sigma xy}{\Sigma x^2}$$

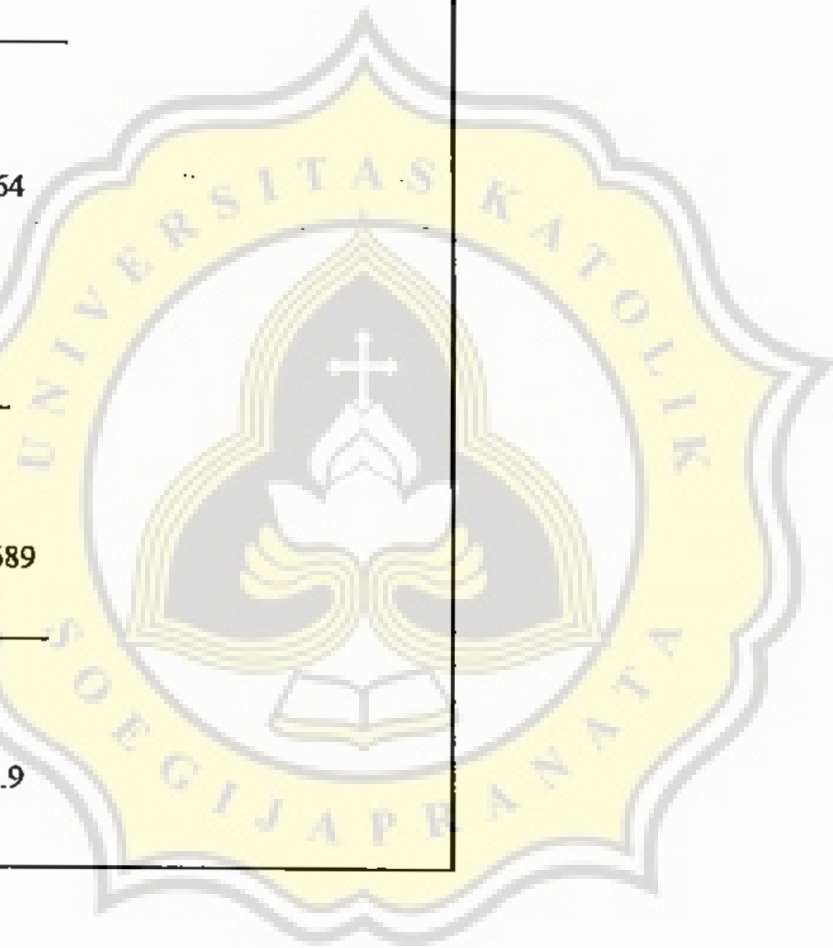
$$\Sigma x^2$$

$$7,378,689$$

$$= \frac{\quad}{\quad}$$

$$10$$

$$= 737,868.9$$



RINGKASAN KEUANGAN

FINANCIAL HIGHLIGHT

(Dalam Jutaan Rupiah kecuali *) / (In millions Rupiah except *)

1996 1995

SALDO PADA AKHIR MASA / BALANCE AT END OF PERIOD

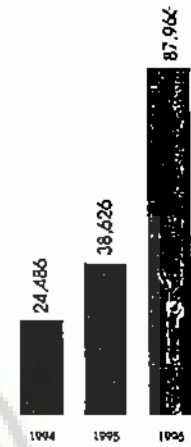
| | | |
|--|--------|--------|
| Jumlah Aktiva / Total Assets | 95,636 | 50,042 |
| Jumlah Kewajiban / Total Liabilities | 12,917 | 7,294 |
| Jumlah Cadangan Teknis / Total Technical Reserve | 52,587 | 18,661 |
| Jumlah Ekuitas / Total Equity | 30,133 | 24,087 |

UNTUK MASA YANG BERSANGKUTAN / FOR THE PERIOD

| | | |
|---|--------|--------|
| Premi Bruto / Gross Premium | 87,966 | 38,626 |
| Pendapatan Premi / Earned Premium | 36,203 | 16,429 |
| Klaim Tanggungan Sendiri / Net Incurred Claims | 14,816 | 7,791 |
| Hasil Underwriting / Underwriting Results | 11,826 | 5,676 |
| Hasil Investasi / Investment Income | 5,406 | 2,770 |
| Biaya Operasi / Operating Expenses | 8,279 | 5,316 |
| Laba Bersih / Net Profit | 7,178 | 2,698 |
| Laba Bersih per Saham *) / Earning per Share *) | 311 | 269 |

RASIO-RASIO KEUANGAN / FINANCIAL RATIOS

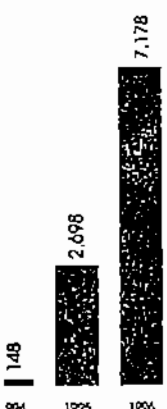
| | | |
|--|--------|--------|
| Klaim Rasio (%) / Claim Ratio (%) | 41,00 | 47,00 |
| Return On Equity (%) / Return On Equity (%) | 29,80 | 12,78 |
| Return On Assets (%) / Return On Assets (%) | 14,34 | 7,73 |
| Premi Neto / Ekuitas (%) / Net Premium / Equity (%) | 150,00 | 77,00 |
| Rasio Gabungan (%) / Combined Ratio (%) | 67,78 | 79,72 |
| Rasio Operasional (%) / Operating Ratio (%) | 52,16 | 66,37 |
| Tingkat Solvency (Rp 000.000) / Solvency Margin (Rp 000.000) | 74,473 | 36,879 |
| Per (X) / Per (X) | 4,82 | 7,43 |



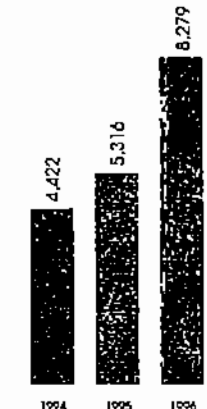
PREMI BRUTO / GROSS PREMIUM



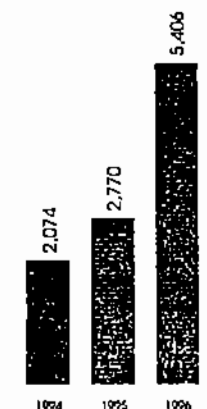
PREMI NETO / NET PREMIUM



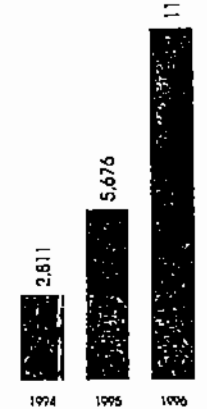
LABA BERSIH / NET PROFIT



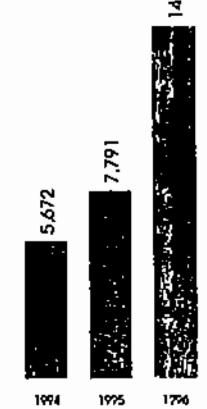
BIAYA OPERASIONAL / OPERATING EXPENSES



HASIL INVESTASI / INVESTMENT INCOME



HASIL UNDERWRITING / NET UNDERWRITING RESULTS



KLAIM TANGGULANG SENDIRI / NET INCURRED CLAIMS

PT Asuransi Bina Dharma Arta
Perhitungan Rugi Laba

Untuk tahun-tahun yang berakhir pada tanggal 31 Desember 1992 dan 1991
(Dalam ribuan Rupiah, kecuali laba bersih per saham)

PT. Asuransi Bina Dharma Arta
Statements of Profit and Loss

For the years ended December 31, 1992 and
1991 (Stated in thousands of Rupiah, except
earnings per share)

| | Catatan | 1992 | 1991 | |
|---|---------|------------------|------------------|---|
| Pendapatan Underwriting | | | | Underwriting Income |
| Premi bruto | 2 j | 15,739,160 | 21,716,275 | Gross premiums |
| Ditambah/(dikurangi): | | | | Less: |
| - Premi reasuransi | 2 j, 17 | (10,478,821) | (14,058,724) | - Reinsurance premiums |
| - Penurunan cadangan premi | | 943,425 | 781,211 | - Decrease in premium reserves |
| Jumlah Pendapatan Underwriting | | 6,203,764 | 8,438,762 | Total Underwriting Income |
| Beban Underwriting | | | | Underwriting Expenses |
| Komisi netto | 2 j, 18 | 628,624 | 1,322,372 | Commissions - net |
| Klaim netto | | 3,087,938 | 3,643,587 | Claims - net |
| Kenaikan/(penurunan) cadangan klaim | | (691,926) | 795,320 | Increase/(decrease) in claims reserves |
| Jumlah Beban Underwriting | | 3,024,636 | 5,761,279 | Total Underwriting Expenses |
| Hasil Underwriting | 2 j | 3,179,128 | 2,677,483 | Underwriting surplus |
| Hasil Investasi | 19 | 2,652,384 | 3,089,027 | Investment income |
| | | 5,831,512 | 5,766,510 | |
| Beban Operasional | | | | Operating Expenses |
| Gaji dan tunjangan | | 2,587,334 | 2,279,320 | Salaries and benefits |
| Beban administrasi dan umum | | 1,180,334 | 1,269,280 | General and administrative expenses |
| Beban sewa dan pemeliharaan | | 889,388 | 540,439 | Rent and maintenance expenses |
| Beban penyusutan | | 564,973 | 561,929 | Depreciation expenses |
| Beban amortisasi | | 95,532 | 95,532 | Amortization expenses |
| | | 5,317,561 | 4,746,500 | Total Operating Expenses |
| Laba operasional | | 513,951 | 1,020,010 | Operating profit |
| Pendapatan/(Beban) lain-lain | | 91,128 | 313,442 | Other income/(expenses) |
| Laba sebelum pajak penghasilan badan | | 605,079 | 1,333,452 | Profit before Corporate Income Tax |
| Pajak penghasilan badan | 6 c | (332,886) | (354,899) | Corporate Income Tax |
| Laba bersih | | 272,193 | 978,553 | Net Profit |
| Laba bersih per saham | 2 k | 27.70 | 104.63 | Earnings per share |

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.
See accompanying notes to the financial statements which are an integral part of the financial statements.



PT Asuransi Bina Dharma Arta
Laporan Rugi Laba

Untuk tahun yang berakhir pada tanggal 31 Desember 1993 dan 1992

(Dalam ribuan Rupiah, kecuali laba bersih per saham)

PT. Asuransi Bina Dharma Arta
Statements of Profit and Loss

For the years ended December 31, 1993 and 1992

(Stated in thousands of Rupiah, except earnings per share)

| | Catatan | 1993 | 1992 | |
|---|---------|------------------|------------------|--|
| Pendapatan Underwriting | | | | Underwriting Income |
| Premi bruto | 2 j. 13 | 10,522,804 | 15,739,160 | Gross premiums |
| Ditambah/(dikurangi) : | | | | Less : |
| - Premi reasuransi | 2 j. 14 | (4,745,842) | (10,478,821) | - Reinsurance premiums |
| - (Kenaikan)/(Penurunan) cadangan premi | | (204,914) | 943,425 | - Decrease in premium reserves |
| Jumlah Pendapatan Underwriting | | 5,572,048 | 6,203,764 | Total Underwriting Income |
| Beban Underwriting | | | | Underwriting Expenses |
| Komisi netto | 15 | 724,994 | 628,624 | Commissions - net |
| Klaim netto | 16 | 3,583,958 | 3,087,938 | Claims - net |
| Kenaikan/(penurunan) cadangan klaim | | 334,953 | (691,926) | Increase/(decrease) in claims reserves |
| Jumlah Beban Underwriting | | 4,643,905 | 3,024,636 | Total Underwriting Expenses |
| Hasil Underwriting | | 928,143 | 3,179,128 | Underwriting surplus |
| Hasil Investasi | 17 | 3,927,712 | 2,652,384 | Investment income |
| | | 4,855,855 | 5,831,512 | |
| Beban Operasional | | 4,514,149 | 5,317,561 | Operating Expenses |
| Laba operasional | | 341,706 | 513,951 | Operating profit |
| Pendapatan/(Beban) lain-lain | | 126,039 | 91,128 | Other income/(expenses) |
| Laba sebelum pajak penghasilan badan | | 467,745 | 605,079 | Profit before Corporate Income Tax |
| Pajak penghasilan badan | 2 m | (200,327) | (132,886) | Corporate Income Tax |
| Laba bersih | | 267,418 | 272,193 | Net Profit |
| Laba bersih per saham | 21 | 27.21 | 27.70 | Earnings per share |

catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.
accompanying notes to the financial statements which are an integral part of the financial statements.

SURAT KETERANGAN

042/DI/I/98

Yang bertanda tangan dibawah ini :

N a m a : **Wahyuhan**

Jabatan : Act.Branch Manager

menerangkan bahwa :

N a m a : **Olivia Kusumajaya**

NIM/NIRM : 93.30.1533/93.6.111.02016.50071

Fakultas : Ekonomi

Jurusan : Manajemen

Universitas : Universitas Katolik Soegijapranata
Semarang.

telah melakukan tugas riset perbandingan di PT.Dharmala Insurance dalam rangka pembuatan Skripsi dengan judul :

Judul Skripsi : **Analisa kinerja PT.Dharmala Insurance
untuk Asuransi Kendaraan Bermotor
periode 1992-1996.**

Demikianlah untuk dapat dipergunakan sebagaimana mestinya.

Semarang, 23 Januari 1998

Hormat kami :

PT. Dharmala Insurance Tbk

Wahyuhan

Act.Branch Manager




**YAYASAN SANDJOJO
FAKULTAS EKONOMI
UNIVERSITAS KATOLIK SOEGIJAPRANATA**

Jl. Pawiyatan Luhur IV / 1 Bendan Duwur
Telp. (024) 316142 - 441555
Semarang - 50234

KARTU KONSULTASI

SKRIPSI

N A M A : Olivia Kuumajaya
N I M : 93.30.1533
N I R M : 93.6.III.02016.50071
TANDA TANGAN : 



YAYASAN SANDJOJO
FAKULTAS EKONOMI
UNIVERSITAS KATOLIK SOEGIJAPRANATA

Jl. Pawiyatan Luhur IV / 1 Bendan Duwur
Telp. (024) 316142 - 441555
Semarang - 50234

KARTU KONSULTASI

SKRIPSI

NAMA : Olivia Kusumajaya
NIM : 93.30.1533
NIRM : 93.6.111.02016.50071
TANDA TANGAN : 