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# LAMPIRAN

**LAMPIRAN 1**

**Daftar Pengambilan Sampel Penelitian**

**“Perusahaan Asuransi Jiwa di Indonesia Periode 2019-2023”**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| ***No.*** | ***Kategori*** | ***Nama Perusahaan Asuransi Jiwa*** | ***2019*** | ***2020*** | ***2021*** | ***2022*** | ***2023*** |
|  | 2 | PT. Asuransi Jiwa IFG | 🗶 | ✓ | ✓ | ✓ | 🗶 |
|  | 2 | AJB Bumiputera 1912 | 🗶 | 🗶 | 🗶 | ✓ | 🗶 |
|  | 3 | PT. Asuransi Jiwa Syariah Bumiputera | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Asuransi Jiwa Central Asia Raya | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Equity Life Indonesia | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Heksa Solution Insurance | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Indolife Pensiontama | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Asuransi Jiwa Inhealth Indonesia | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 2 | PT. Asuransi Jiwasraya (Persero) | 🗶 | ✓ | ✓ | ✓ | 🗶 |
|  | 2 | PT. Asuransi Simas Jiwa | 🗶 | 🗶 | 🗶 | 🗶 | 🗶 |
|  | 1 | PT. MNC Life Assurance | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 2 | PT. Pasaraya Life Insurance | 🗶 | 🗶 | 🗶 | 🗶 | ✓ |
|  | 1 | PT. Asuransi Jiwa Starinvestama | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Asuransi Jiwa Sequis Financial | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Perta Life Insurance | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Asuransi Jiwa Astra | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 2 | PT. Asuransi Jiwa Reliance | ✓ | ✓ | ✓ | ✓ | 🗶 |
|  | 2 | PT. Central Asia Financial | ✓ | ✓ | ✓ | ✓ | 🗶 |
|  | 2 | PT. Capital Life Indonesia | 🗶 | 🗶 | 🗶 | 🗶 | 🗶 |
|  | 3 | PT. Capital Life Syariah | ✓ | ✓ | ✓ | ✓ | 🗶 |
|  | 1 | PT. Asuransi Jiwa Taspen | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Asuransi Jiwa BCA | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Lippo Life Assurance | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 2 | PT. Pacific Life Insurance | ✓ | ✓ | ✓ | ✓ | 🗶 |
|  | 1 | PT. Bhinneka Life Indonesia | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Asuransi Jiwa Nasional | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Victoria Alife Indonesia | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 2 | PT. Asuransi Ciputra Indonesia | ✓ | ✓ | ✓ | ✓ | 🗶 |
|  | 2 | PT. Asuransi Jiwa SeaInsure | 🗶 | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Chubb Life Insurance Indonesia | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. PFI Mega Life Insurance | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 2 | PT. China Life Insurance Indonesia | ✓ | ✓ | ✓ | ✓ | 🗶 |
|  | 1 | PT. Asuransi BRI Life | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. AIA Financial | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Asuransi Allianz Life Indonesia | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 3 | PT. Asuransi Allianz Life Syariah Indonesia | 🗶 | 🗶 | 🗶 | 🗶 | ✓ |
|  | 2 | PT. AXA Financial Indonesia | 🗶 | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. AXA Mandiri Financial Services | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 2 | PT. FWD Insurance Indonesia | ✓ | ✓ | ✓ | ✓ | 🗶 |
| ***No.*** | ***Kategori*** | ***Nama Perusahaan Asuransi Jiwa*** | ***2019*** | ***2020*** | ***2021*** | ***2022*** | ***2023*** |
|  | 1 | PT. Asuransi Jiwa Generali Indonesia | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Great Eastern Life Indonesia | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Tokio Marine Life Insurance Indonesia | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Asuransi Jiwa Manulife Indonesia | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Prudential Life Assurance | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 3 | PT. Prudential Sharia Life Assurance | 🗶 | 🗶 | 🗶 | ✓ | ✓ |
|  | 2 | PT. Asuransi Jiwa Sinarmas MSIG Tbk | ✓ | ✓ | ✓ | ✓ | 🗶 |
|  | 2 | PT. Sun Life Financial Indonesia | ✓ | ✓ | ✓ | ✓ | 🗶 |
|  | 2 | PT. Zurich Topas Life | ✓ | ✓ | ✓ | ✓ | 🗶 |
|  | 1 | PT. BNI Life Insurance | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Asuransi Jiwa Sequis Life | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Panin Dai-Ichi Life | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 1 | PT. Avrist Assurance | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 2 | PT. Hanwha Life Insurance Indonesia | ✓ | ✓ | ✓ | ✓ | 🗶 |
|  | 3 | PT. Asuransi Syariah Keluarga Indonesia | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 3 | PT. Asuransi Jiwa Syariah Amanahjiwa Giri Artha | ✓ | ✓ | ✓ | ✓ | 🗶 |
|  | 3 | PT. Asuransi Takaful Keluarga | ✓ | ✓ | ✓ | ✓ | 🗶 |
|  | 3 | PT. Asuransi Jiwa Syariah AL AMIN | ✓ | ✓ | ✓ | ✓ | ✓ |
|  | 3 | PT. Asuransi Jiwa Syariah Jasa Mitra Abadi | ✓ | ✓ | ✓ | ✓ | ✓ |

Keterangan:

|  |  |
| --- | --- |
| * Kategori 1 (warna hijau): | Perusahaan Asuransi Jiwa Indonesia yang terdaftar di dalam Otoritas Jasa Keuangan yang memenuhi kriteria. |
| * Kategori 2 (warna merah): | Perusahaan Asuransi Jiwa yang tidak mempublikasikan laporan keuangan tahunan secara berturut-turut selama periode 2019-2023. |
| * Kategori 3 (warna kuning): | Perusahaan Asuransi Jiwa yang tidak memiliki data terkait dengan pengukuran variabel-variabel yang digunakan untuk penelitian selama periode 2019-2023. |

**Lampiran 2**

**Hasil Analisis Deskriptif**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Descriptive Statistics** | | | | | |
|  | N | Minimum | Maximum | Mean | Std. Deviation |
| Risk Based Capital | 155 | 100.69 | 2658.99 | 601.4890 | 474.67451 |
| Premium Growth | 155 | .05 | 12.05 | 1.1661 | .97289 |
| Hasil Investasi | 155 | .01 | 28.69 | 6.3693 | 3.95776 |
| Beban Klaim | 155 | .19 | 1.55 | .8563 | .20810 |
| Profitabilitas | 155 | .03 | 20.01 | 2.5834 | 2.56151 |
| Valid N (listwise) | 155 |  |  |  |  |

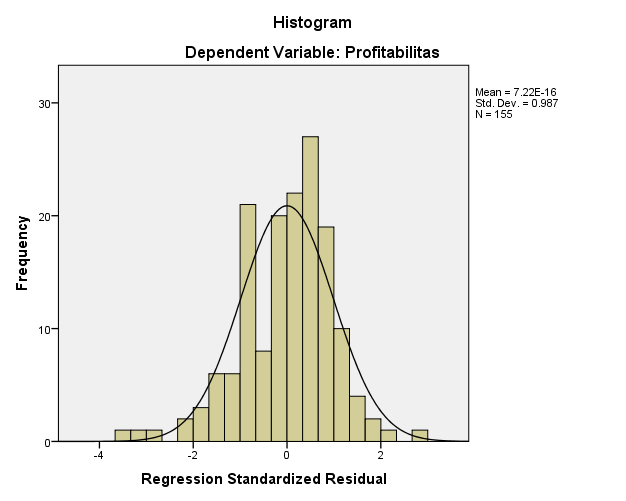
**Lampiran 3**

**Hasil Uji Normalitas**

|  |  |  |
| --- | --- | --- |
| **One-Sample Kolmogorov-Smirnov Test** | | |
|  | | Unstandardized Residual |
| N | | 155 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | .14538053 |
| Most Extreme Differences | Absolute | .070 |
| Positive | .049 |
| Negative | -.070 |
| Test Statistic | | .070 |
| Asymp. Sig. (2-tailed) | | .060c |
| a. Test distribution is Normal. | | |
| b. Calculated from data. | | |
| c. Lilliefors Significance Correction. | | |

**Lampiran 4**

**Grafik Histogram**



**Lampiran 5**

**Grafik Normal *Probability Plots***

A graph of a normal p-p plot

Description automatically generated

**Lampiran 6**

**Hasil Uji Multikolonieritas**

|  |  |  |  |
| --- | --- | --- | --- |
| **Coefficientsa** | | | |
| Model | | Collinearity Statistics | |
| Tolerance | VIF |
| 1 | Risk Based Capital | .809 | 1.237 |
| Premium Growth | .962 | 1.039 |
| Hasil Investasi | .911 | 1.098 |
| Beban Klaim | .784 | 1.275 |
| a. Dependent Variable: Profitabilitas | | | |

**Lampiran 7**

**Hasil Uji Heteroskedastisitas (Uji Glesjer)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | .228 | .081 |  | 2.821 | .005 |
| Risk Based Capital | -.020 | .013 | -.140 | -1.562 | .120 |
| Premium Growth | -.015 | .016 | -.077 | -.934 | .352 |
| Hasil Investasi | .003 | .009 | .026 | .310 | .757 |
| Beban Klaim | -.018 | .031 | -.054 | -.592 | .555 |
| a. Dependent Variable: ABS\_RES | | | | | | | |

**Lampiran 8**

A graph of black dots

Description automatically generated**Grafik *ScatterPlot***

**Lampiran 9**

**Hasil Uji Autokorelasi**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Model Summaryb** | | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson | |
| 1 | .875a | .765 | .759 | .14731 | 2.169 | |
| a. Predictors: (Constant), Beban Klaim, Premium Growth, Hasil Investasi, Risk Based Capital | | | | | |
| b. Dependent Variable: Profitabilitas | | | | | |

**Lampiran 10**

**Hasil Analisis Regresi Linier Berganda**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | -1.404 | .128 |  | -10.931 | .000 |
| Risk Based Capital | .296 | .020 | .640 | 14.540 | .000 |
| Premium Growth | -.053 | .025 | -.086 | -2.131 | .035 |
| Hasil Investasi | .009 | .014 | .029 | .700 | .485 |
| Beban Klaim | -.437 | .049 | -.398 | -8.900 | .000 |
| a. Dependent Variable: Profitabilitas | | | | | | | |

**Lampiran 11**

**Hasil Uji Parsial (Uji t)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Coefficientsa** | | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | -1.404 | .128 |  | -10.931 | .000 |
| Risk Based Capital | .296 | .020 | .640 | 14.540 | .000 |
| Premium Growth | -.053 | .025 | -.086 | -2.131 | .035 |
| Hasil Investasi | .009 | .014 | .029 | .700 | .485 |
| Beban Klaim | -.437 | .049 | -.398 | -8.900 | .000 |
| a. Dependent Variable: Profitabilitas | | | | | | | |

**Lampiran 12**

**Hasil Uji Simultan (Uji F)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 10.603 | 4 | 2.651 | 122.154 | .000b |
| Residual | 3.255 | 150 | .022 |  |  |
| Total | 13.857 | 154 |  |  |  |
| a. Dependent Variable: Profitabilitas | | | | | | | |
| b. Predictors: (Constant), Beban Klaim, Premium Growth, Hasil Investasi, Risk Based Capital | | | | | | | |

**Lampiran 13**

**Hasil Uji Koefisien Determinasi (R2)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .875a | .765 | .759 | .14731 |
| a. Predictors: (Constant), Beban Klaim, Premium Growth, Hasil Investasi, Risk Based Capital | | | | |

**LAMPIRAN 14 Data Profitabilitas**

**“Perusahaan Asuransi Jiwa di Indonesia Periode 2019-2023”**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **(dalam jutaan rupiah** | | | | | | |
| **No.** | **Nama Perusahaan/Tahun** | **Laba Bersih Setelah Pajak** | **Total Aset** | **100%** | **ROA** |
|  | |
| 1 | PT. Asuransi Jiwa Central Asia Raya 2019 | 199.761 | 8.158.087 | 100 | 2,45 |  | |
| PT. Asuransi Jiwa Central Asia Raya 2020 | 239.948 | 8.569.933 | 100 | 2,80 |  | |
| PT. Asuransi Jiwa Central Asia Raya 2021 | 181.449 | 10.111.397 | 100 | 1,79 |  | |
| PT. Asuransi Jiwa Central Asia Raya 2022 | 202.189 | 10.357.588 | 100 | 1,95 |  | |
| PT. Asuransi Jiwa Central Asia Raya 2023 | 204.143 | 11.033.985 | 100 | 1,85 |  | |
| 2 | PT. Equity Life Indonesia 2019 | 32.965 | 2.492.624 | 100 | 1,32 |  | |
| PT. Equity Life Indonesia 2020 | 27.218 | 2.412.636 | 100 | 1,13 |  | |
| PT. Equity Life Indonesia 2021 | 15.466 | 2.456.501 | 100 | 0,63 |  | |
| PT. Equity Life Indonesia 2022 | 11.044 | 2.561.445 | 100 | 0,43 |  | |
| PT. Equity Life Indonesia 2023 | 54.171 | 2.481.923 | 100 | 2,18 |  | |
| 3 | PT. Heksa Solution Insurance 2019 | 8.096 | 1.106.579 | 100 | 0,73 |  | |
| PT. Heksa Solution Insurance 2020 | 8.665 | 1.002.361 | 100 | 0,86 |  | |
| PT. Heksa Solution Insurance 2021 | 8.861 | 936.527 | 100 | 0,95 |  | |
| PT. Heksa Solution Insurance 2022 | 12.388 | 735.547 | 100 | 1,68 |  | |
| PT. Heksa Solution Insurance 2023 | 13.470 | 962.805 | 100 | 1,40 |  | |
| 4 | PT. Indolife Pensiontama 2019 | 154.120 | 32.755.714 | 100 | 0,47 |  | |
| PT. Indolife Pensiontama 2020 | 1.030.053 | 28.980.403 | 100 | 3,55 |  | |
| PT. Indolife Pensiontama 2021 | 219.290 | 48.671.323 | 100 | 0,45 |  | |
| PT. Indolife Pensiontama 2022 | 263.073 | 52.585.440 | 100 | 0,50 |  | |
| PT. Indolife Pensiontama 2023 | 384.906 | 55.871.648 | 100 | 0,69 |  | |
| 5 | PT. Asuransi Jiwa Inhealth Indonesia 2019 | 105.931 | 2.200.246 | 100 | 4,81 |  | |
| PT. Asuransi Jiwa Inhealth Indonesia 2020 | 67.107 | 2.254.737 | 100 | 2,98 |  | |
| PT. Asuransi Jiwa Inhealth Indonesia 2021 | 132.983 | 2.524.303 | 100 | 5,27 |  | |
| PT. Asuransi Jiwa Inhealth Indonesia 2022 | 185.628 | 2.651.008 | 100 | 7,00 |  | |
| PT. Asuransi Jiwa Inhealth Indonesia 2023 | 186.552 | 2.815.055 | 100 | 6,63 |  | |
| 6 | PT. MNC Life Assurance 2019 | 18.052 | 504.064 | 100 | 3,58 |  | |
| PT. MNC Life Assurance 2020 | 18.880 | 384.396 | 100 | 4,91 |  | |
| PT. MNC Life Assurance 2021 | 3.530 | 376.601 | 100 | 0,94 |  | |
| PT. MNC Life Assurance 2022 | 284 | 371.969 | 100 | 0,08 |  | |
| PT. MNC Life Assurance 2023 | 12.424 | 405.875 | 100 | 3,06 |  | |
| 7 | PT. Asuransi Jiwa Starinvestama 2019 | 24.657 | 2.554.055 | 100 | 0,97 |  | |
| PT. Asuransi Jiwa Starinvestama 2020 | 32.714 | 2.377.806 | 100 | 1,38 |  | |
| PT. Asuransi Jiwa Starinvestama 2021 | 34.741 | 3.481.452 | 100 | 1,00 |  | |
| PT. Asuransi Jiwa Starinvestama 2022 | 30.712 | 4.940.936 | 100 | 0,62 |  | |
| PT. Asuransi Jiwa Starinvestama 2023 | 33.156 | 4.445.677 | 100 | 0,75 |  | |
| 8 | PT. Asuransi Jiwa Sequis Financial 2019 | 8.815 | 504.039 | 100 | 1,75 |  | |
| PT. Asuransi Jiwa Sequis Financial 2020 | 15.879 | 499.976 | 100 | 3,18 |  | |
| PT. Asuransi Jiwa Sequis Financial 2021 | 11.464 | 508.600 | 100 | 2,25 |  | |
| PT. Asuransi Jiwa Sequis Financial 2022 | 18.126 | 491.148 | 100 | 3,69 |  | |
| PT. Asuransi Jiwa Sequis Financial 2023 | 23.452 | 510.045 | 100 | 4,60 |  | |
| 9 | PT. Perta Life Insurance 2019 | 8.392 | 1.697.933 | 100 | 0,49 |  | |
| PT. Perta Life Insurance 2020 | 18.386 | 1.957.853 | 100 | 0,94 |  | |
| PT. Perta Life Insurance 2021 | 48.955 | 2.100.153 | 100 | 2,33 |  | |
| PT. Perta Life Insurance 2022 | 72.493 | 2.377.506 | 100 | 3,05 |  | |
| PT. Perta Life Insurance 2023 | 96.135 | 2.877.857 | 100 | 3,34 |  | |
| 10 | PT. Asuransi Jiwa Astra 2019 | 83.163 | 5.901.298 | 100 | 1,41 |  | |
| PT. Asuransi Jiwa Astra 2020 | 26.383 | 6.587.066 | 100 | 0,40 |  | |
| PT. Asuransi Jiwa Astra 2021 | 18.952 | 7.092.935 | 100 | 0,27 |  | |
| PT. Asuransi Jiwa Astra 2022 | 130.568 | 7.345.755 | 100 | 1,78 |  | |
| PT. Asuransi Jiwa Astra 2023 | 2.607 | 7.501.061 | 100 | 0,03 |  | |
| 11 | PT. Asuransi Jiwa Taspen 2019 | 60.700 | 4.490.719 | 100 | 1,35 |  | |
| PT. Asuransi Jiwa Taspen 2020 | 10.220 | 5.264.245 | 100 | 0,19 |  | |
| PT. Asuransi Jiwa Taspen 2021 | 63.157 | 6.020.512 | 100 | 1,05 |  | |
| PT. Asuransi Jiwa Taspen 2022 | 86.558 | 6.600.387 | 100 | 1,31 |  | |
| PT. Asuransi Jiwa Taspen 2023 | 90.235 | 7.499.013 | 100 | 1,20 |  | |
| 12 | PT. Asuransi Jiwa BCA 2019 | 2.901 | 1.154.689 | 100 | 0,25 |  | |
| PT. Asuransi Jiwa BCA 2020 | 70.036 | 1.467.896 | 100 | 4,77 |  | |
| PT. Asuransi Jiwa BCA 2021 | 37.627 | 1.930.213 | 100 | 1,95 |  | |
| PT. Asuransi Jiwa BCA 2022 | 58.210 | 2.347.921 | 100 | 2,48 |  | |
| PT. Asuransi Jiwa BCA 2023 | 78.902 | 2.878.724 | 100 | 2,74 |  | |
| 13 | PT. Lippo Life Assurance 2019 | 9.282 | 170.462 | 100 | 5,45 |  | |
| PT. Lippo Life Assurance 2020 | 25.077 | 184.950 | 100 | 13,56 |  | |
| PT. Lippo Life Assurance 2021 | 47.152 | 235.603 | 100 | 20,01 |  | |
| PT. Lippo Life Assurance 2022 | 5.386 | 238.711 | 100 | 2,26 |  | |
| PT. Lippo Life Assurance 2023 | 17.719 | 287.420 | 100 | 6,16 |  | |
| 14 | PT. Bhinneka Life Indonesia 2019 | 26.789 | 1.939.912 | 100 | 1,38 |  | |
| PT. Bhinneka Life Indonesia 2020 | 119.232 | 1.342.235 | 100 | 8,88 |  | |
| PT. Bhinneka Life Indonesia 2021 | 42.493 | 1.434.941 | 100 | 2,96 |  | |
| PT. Bhinneka Life Indonesia 2022 | 19.148 | 1.681.509 | 100 | 1,14 |  | |
| PT. Bhinneka Life Indonesia 2023 | 10.403 | 1.752.173 | 100 | 0,59 |  | |
| 15 | PT. Asuransi Jiwa Nasional 2019 | 2.570 | 254.092 | 100 | 1,01 |  | |
| PT. Asuransi Jiwa Nasional 2020 | 7.419 | 297.990 | 100 | 2,49 |  | |
| PT. Asuransi Jiwa Nasional 2021 | 1.293 | 374.139 | 100 | 0,35 |  | |
| PT. Asuransi Jiwa Nasional 2022 | 10.828 | 431.377 | 100 | 2,51 |  | |
| PT. Asuransi Jiwa Nasional 2023 | 3.271 | 507.971 | 100 | 0,64 |  | |
| 16 | PT. Victoria Alife Indonesia 2019 | 29.408 | 421.315 | 100 | 6,98 |  | |
| PT. Victoria Alife Indonesia 2020 | 17.034 | 267.248 | 100 | 6,37 |  | |
| PT. Victoria Alife Indonesia 2021 | 2.250 | 483.985 | 100 | 0,46 |  | |
| PT. Victoria Alife Indonesia 2022 | 7.214 | 366.488 | 100 | 1,97 |  | |
| PT. Victoria Alife Indonesia 2023 | 1.192 | 148.210 | 100 | 0,80 |  | |
| 17 | PT. Chubb Life Insurance Indonesia 2019 | 84.220 | 2.726.383 | 100 | 3,09 |  | |
| PT. Chubb Life Insurance Indonesia 2020 | 82.111 | 2.741.223 | 100 | 3,00 |  | |
| PT. Chubb Life Insurance Indonesia 2021 | 37.576 | 2.690.231 | 100 | 1,40 |  | |
| PT. Chubb Life Insurance Indonesia 2022 | 22.842 | 2.650.010 | 100 | 0,86 |  | |
| PT. Chubb Life Insurance Indonesia 2023 | 95.112 | 4.022.226 | 100 | 2,36 |  | |
| 18 | PT. PFI Mega Life Insurance 2019 | 54.936 | 1.335.416 | 100 | 4,11 |  | |
| PT. PFI Mega Life Insurance 2020 | 50.386 | 1.779.231 | 100 | 2,83 |  | |
| PT. PFI Mega Life Insurance 2021 | 47.125 | 2.080.340 | 100 | 2,27 |  | |
| PT. PFI Mega Life Insurance 2022 | 61.782 | 1.986.810 | 100 | 3,11 |  | |
| PT. PFI Mega Life Insurance 2023 | 39.585 | 2.162.993 | 100 | 1,83 |  | |
| 19 | PT. Asuransi BRI Life 2019 | 306.522 | 10.820.387 | 100 | 2,83 |  | |
| PT. Asuransi BRI Life 2020 | 32.463 | 12.677.030 | 100 | 0,26 |  | |
| PT. Asuransi BRI Life 2021 | 117.540 | 17.827.773 | 100 | 0,66 |  | |
| PT. Asuransi BRI Life 2022 | 307.226 | 21.025.299 | 100 | 1,46 |  | |
| PT. Asuransi BRI Life 2023 | 500.371 | 23.007.066 | 100 | 2,17 |  | |
| 20 | PT. AIA Financial 2019 | 561.210 | 50.043.024 | 100 | 1,12 |  | |
| PT. AIA Financial 2020 | 1.145.017 | 53.134.780 | 100 | 2,15 |  | |
| PT. AIA Financial 2021 | 1.218.251 | 52.330.016 | 100 | 2,33 |  | |
| PT. AIA Financial 2022 | 1.885.072 | 44.912.325 | 100 | 4,20 |  | |
| PT. AIA Financial 2023 | 1.518.986 | 41.785.302 | 100 | 3,64 |  | |
| 21 | PT. Asuransi Allianz Life Indonesia 2019 | 1.016.570 | 34.967.374 | 100 | 2,91 |  | |
| PT. Asuransi Allianz Life Indonesia 2020 | 1.052.710 | 37.535.116 | 100 | 2,80 |  | |
| PT. Asuransi Allianz Life Indonesia 2021 | 217.401 | 39.169.809 | 100 | 0,56 |  | |
| PT. Asuransi Allianz Life Indonesia 2022 | 325.402 | 37.394.187 | 100 | 0,87 |  | |
| PT. Asuransi Allianz Life Indonesia 2023 | 251.693 | 36.764.241 | 100 | 0,68 |  | |
| 22 | PT. AXA Mandiri Financial Services 2019 | 1.003.845 | 32.753.111 | 100 | 3,06 |  | |
| PT. AXA Mandiri Financial Services 2020 | 1.002.166 | 37.555.991 | 100 | 2,67 |  | |
| PT. AXA Mandiri Financial Services 2021 | 1.035.604 | 41.079.324 | 100 | 2,52 |  | |
| PT. AXA Mandiri Financial Services 2022 | 1.171.814 | 40.154.026 | 100 | 2,92 |  | |
| PT. AXA Mandiri Financial Services 2023 | 1.327.060 | 41.114.473 | 100 | 3,23 |  | |
| 23 | PT. Asuransi Jiwa Generali Indonesia 2019 | 122.220 | 6.920.557 | 100 | 1,77 |  | |
| PT. Asuransi Jiwa Generali Indonesia 2020 | 183.211 | 7.329.659 | 100 | 2,50 |  | |
| PT. Asuransi Jiwa Generali Indonesia 2021 | 51.101 | 7.283.626 | 100 | 0,70 |  | |
| PT. Asuransi Jiwa Generali Indonesia 2022 | 12.250 | 6.076.379 | 100 | 0,20 |  | |
| PT. Asuransi Jiwa Generali Indonesia 2023 | 184.147 | 6.142.776 | 100 | 3,00 |  | |
| 24 | PT. Great Eastern Life Indonesia 2019 | 5.710 | 5.934.706 | 100 | 0,10 |  | |
| PT. Great Eastern Life Indonesia 2020 | 20.579 | 7.033.128 | 100 | 0,29 |  | |
| PT. Great Eastern Life Indonesia 2021 | 29.734 | 8.154.877 | 100 | 0,36 |  | |
| PT. Great Eastern Life Indonesia 2022 | 66.718 | 9.927.374 | 100 | 0,67 |  | |
| PT. Great Eastern Life Indonesia 2023 | 207.836 | 12.202.898 | 100 | 1,70 |  | |
| 25 | PT. Tokio Marine Life Insurance 2019 | 185.839 | 2.389.940 | 100 | 7,78 |  | |
| PT. Tokio Marine Life Insurance 2020 | 126.666 | 2.434.840 | 100 | 5,20 |  | |
| PT. Tokio Marine Life Insurance 2021 | 210.152 | 2.308.358 | 100 | 9,10 |  | |
| PT. Tokio Marine Life Insurance 2022 | 91.463 | 2.189.489 | 100 | 4,18 |  | |
| PT. Tokio Marine Life Insurance 2023 | 197.447 | 1.981.412 | 100 | 9,96 |  | |
| 26 | PT. Asuransi Jiwa Manulife Indonesia 2019 | 528.893 | 51.009.132 | 100 | 1,04 |  | |
| PT. Asuransi Jiwa Manulife Indonesia 2020 | 889.897 | 57.279.397 | 100 | 1,55 |  | |
| PT. Asuransi Jiwa Manulife Indonesia 2021 | 1.276.520 | 59.794.320 | 100 | 2,13 |  | |
| PT. Asuransi Jiwa Manulife Indonesia 2022 | 1.476.328 | 59.078.951 | 100 | 2,50 |  | |
| PT. Asuransi Jiwa Manulife Indonesia 2023 | 411.151 | 62.274.577 | 100 | 0,66 |  | |
| 27 | PT. Prudential Life Assurance 2019 | 4.051.132 | 71.619.133 | 100 | 5,66 |  | |
| PT. Prudential Life Assurance 2020 | 4.282.090 | 67.396.709 | 100 | 6,35 |  | |
| PT. Prudential Life Assurance 2021 | 2.877.281 | 64.403.397 | 100 | 4,47 |  | |
| PT. Prudential Life Assurance 2022 | 2.284.315 | 61.327.114 | 100 | 3,72 |  | |
| PT. Prudential Life Assurance 2023 | 1.983.970 | 60.222.226 | 100 | 3,29 |  | |
| 28 | PT. BNI Life Insurance 2019 | 286.467 | 17.356.774 | 100 | 1,65 |  | |
| PT. BNI Life Insurance 2020 | 132.655 | 19.539.925 | 100 | 0,68 |  | |
| PT. BNI Life Insurance 2021 | 145.601 | 21.685.279 | 100 | 0,67 |  | |
| PT. BNI Life Insurance 2022 | 203.188 | 22.212.474 | 100 | 0,91 |  | |
| PT. BNI Life Insurance 2023 | 273.174 | 23.602.266 | 100 | 1,16 |  | |
| 29 | PT. Asuransi Jiwa Sequis Life 2019 | 759.206 | 18.871.652 | 100 | 4,02 |  | |
| PT. Asuransi Jiwa Sequis Life 2020 | 716.734 | 19.996.724 | 100 | 3,58 |  | |
| PT. Asuransi Jiwa Sequis Life 2021 | 563.337 | 19.215.974 | 100 | 2,93 |  | |
| PT. Asuransi Jiwa Sequis Life 2022 | 570.299 | 19.085.714 | 100 | 2,99 |  | |
| PT. Asuransi Jiwa Sequis Life 2023 | 295.735 | 19.037.633 | 100 | 1,55 |  | |
| 30 | PT. Panin Dai-Ichi Life 2019 | 416.325 | 9.112.658 | 100 | 4,57 |  | |
| PT. Panin Dai-Ichi Life 2020 | 435.064 | 9.541.705 | 100 | 4,56 |  | |
| PT. Panin Dai-Ichi Life 2021 | 407.474 | 9.598.517 | 100 | 4,25 |  | |
| PT. Panin Dai-Ichi Life 2022 | 453.270 | 8.650.793 | 100 | 5,24 |  | |
| PT. Panin Dai-Ichi Life 2023 | 409.662 | 8.978.472 | 100 | 4,56 |  | |
| 31 | PT. Avrist Assurance 2019 | 120.600 | 11.985.227 | 100 | 1,01 |  | |
| PT. Avrist Assurance 2020 | 43.054 | 11.238.753 | 100 | 0,38 |  | |
| PT. Avrist Assurance 2021 | 108.655 | 9.745.939 | 100 | 1,11 |  | |
| PT. Avrist Assurance 2022 | 112.340 | 7.080.639 | 100 | 1,59 |  | |
| PT. Avrist Assurance 2023 | 117.503 | 7.019.115 | 100 | 1,67 |  | |

**LAMPIRAN 15 Data *Risk Based Capital* (RBC)**

**“Perusahaan Asuransi Jiwa di Indonesia Periode 2019-2023”**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **(dalam jutaan rupiah)** | | | | | |
| **No.** | **Nama Perusahaan/Tahun** | **Tingkat Solvabilitas** | **BTSM** | **100%** | **RBC** |
| 1 | PT. Asuransi Jiwa Central Asia Raya 2019 | 1.254.133 | 640.359 | 100 | 195,85 |
| PT. Asuransi Jiwa Central Asia Raya 2020 | 1.373.220 | 648.838 | 100 | 211,64 |
| PT. Asuransi Jiwa Central Asia Raya 2021 | 2.026.514 | 696.029 | 100 | 291,15 |
| PT. Asuransi Jiwa Central Asia Raya 2022 | 1.998.495 | 878.092 | 100 | 227,60 |
| PT. Asuransi Jiwa Central Asia Raya 2023 | 2.541.214 | 1.027.942 | 100 | 247,21 |
| 2 | PT. Equity Life Indonesia 2019 | 461.767 | 166.747 | 100 | 276,93 |
| PT. Equity Life Indonesia 2020 | 436.577 | 156.837 | 100 | 278,36 |
| PT. Equity Life Indonesia 2021 | 388.368 | 163.959 | 100 | 236,87 |
| PT. Equity Life Indonesia 2022 | 454.325 | 177.034 | 100 | 256,63 |
| PT. Equity Life Indonesia 2023 | 377.997 | 153.228 | 100 | 246,69 |
| 3 | PT. Heksa Solution Insurance 2019 | 148.938 | 48.517 | 100 | 306,98 |
| PT. Heksa Solution Insurance 2020 | 144.584 | 40.961 | 100 | 352,98 |
| PT. Heksa Solution Insurance 2021 | 169.821 | 34.763 | 100 | 488,51 |
| PT. Heksa Solution Insurance 2022 | 179.884 | 52.604 | 100 | 341,96 |
| PT. Heksa Solution Insurance 2023 | 190.566 | 51.970 | 100 | 366,68 |
| 4 | PT. Indolife Pensiontama 2019 | 5.188.701 | 2.796.633 | 100 | 185,53 |
| PT. Indolife Pensiontama 2020 | 4.933.018 | 2.947.894 | 100 | 167,34 |
| PT. Indolife Pensiontama 2021 | 7.973.489 | 4.249.663 | 100 | 187,63 |
| PT. Indolife Pensiontama 2022 | 7.072.505 | 4.768.644 | 100 | 148,31 |
| PT. Indolife Pensiontama 2023 | 6.987.617 | 5.235.994 | 100 | 133,45 |
| 5 | PT. Asuransi Jiwa Inhealth Indonesia 2019 | 1.075.297 | 172.357 | 100 | 623,88 |
| PT. Asuransi Jiwa Inhealth Indonesia 2020 | 1.022.635 | 157.998 | 100 | 647,25 |
| PT. Asuransi Jiwa Inhealth Indonesia 2021 | 1.110.155 | 204.681 | 100 | 542,38 |
| PT. Asuransi Jiwa Inhealth Indonesia 2022 | 1.257.156 | 223.429 | 100 | 562,66 |
| PT. Asuransi Jiwa Inhealth Indonesia 2023 | 1.469.516 | 200.366 | 100 | 733,42 |
| 6 | PT. MNC Life Assurance 2019 | 33.140 | 27.542 | 100 | 120,33 |
| PT. MNC Life Assurance 2020 | 27.597 | 19.301 | 100 | 142,99 |
| PT. MNC Life Assurance 2021 | 26.937 | 17.161 | 100 | 156,97 |
| PT. MNC Life Assurance 2022 | 58.390 | 18.228 | 100 | 320,33 |
| PT. MNC Life Assurance 2023 | 64.528 | 20.634 | 100 | 312,73 |
| 7 | PT. Asuransi Jiwa Starinvestama 2019 | 102.783 | 19.391 | 100 | 530,06 |
| PT. Asuransi Jiwa Starinvestama 2020 | 140.620 | 18.657 | 100 | 753,71 |
| PT. Asuransi Jiwa Starinvestama 2021 | 182.771 | 23.349 | 100 | 782,78 |
| PT. Asuransi Jiwa Starinvestama 2022 | 212.078 | 26.113 | 100 | 812,15 |
| PT. Asuransi Jiwa Starinvestama 2023 | 258.981 | 33.070 | 100 | 783,13 |
| 8 | PT. Asuransi Jiwa Sequis Financial 2019 | 205.374 | 31.401 | 100 | 654,04 |
| PT. Asuransi Jiwa Sequis Financial 2020 | 193.093 | 32.228 | 100 | 599,15 |
| PT. Asuransi Jiwa Sequis Financial 2021 | 173.077 | 32.892 | 100 | 526,20 |
| PT. Asuransi Jiwa Sequis Financial 2022 | 150.345 | 34.901 | 100 | 430,78 |
| PT. Asuransi Jiwa Sequis Financial 2023 | 131.035 | 40.104 | 100 | 326,74 |
| 9 | PT. Perta Life Insurance 2019 | 88.952 | 88.344 | 100 | 100,69 |
| PT. Perta Life Insurance 2020 | 182.380 | 71.029 | 100 | 256,77 |
| PT. Perta Life Insurance 2021 | 250.682 | 103.049 | 100 | 243,26 |
| PT. Perta Life Insurance 2022 | 255.793 | 92.372 | 100 | 276,92 |
| PT. Perta Life Insurance 2023 | 372.187 | 122.786 | 100 | 303,12 |
| 10 | PT. Asuransi Jiwa Astra 2019 | 479.406 | 74.962 | 100 | 639,53 |
| PT. Asuransi Jiwa Astra 2020 | 537.931 | 118.412 | 100 | 454,29 |
| PT. Asuransi Jiwa Astra 2021 | 372.501 | 130.382 | 100 | 285,70 |
| PT. Asuransi Jiwa Astra 2022 | 405.536 | 139.592 | 100 | 290,52 |
| PT. Asuransi Jiwa Astra 2023 | 397.385 | 153.559 | 100 | 258,78 |
| 11 | PT. Asuransi Jiwa Taspen 2019 | 375.199 | 182.096 | 100 | 206,05 |
| PT. Asuransi Jiwa Taspen 2020 | 441.491 | 181.508 | 100 | 243,24 |
| PT. Asuransi Jiwa Taspen 2021 | 450.085 | 256.652 | 100 | 175,37 |
| PT. Asuransi Jiwa Taspen 2022 | 485.853 | 231.719 | 100 | 209,67 |
| PT. Asuransi Jiwa Taspen 2023 | 541.431 | 186.778 | 100 | 289,88 |
| 12 | PT. Asuransi Jiwa BCA 2019 | 378.719 | 65.463 | 100 | 578,52 |
| PT. Asuransi Jiwa BCA 2020 | 396.184 | 74.046 | 100 | 535,05 |
| PT. Asuransi Jiwa BCA 2021 | 408.584 | 126.184 | 100 | 323,80 |
| PT. Asuransi Jiwa BCA 2022 | 557.988 | 130.136 | 100 | 428,77 |
| PT. Asuransi Jiwa BCA 2023 | 573.365 | 131.324 | 100 | 436,60 |
| 13 | PT. Lippo Life Assurance 2019 | 59.437 | 16.120 | 100 | 368,72 |
| PT. Lippo Life Assurance 2020 | 83.944 | 10.841 | 100 | 774,32 |
| PT. Lippo Life Assurance 2021 | 67.343 | 14.669 | 100 | 459,08 |
| PT. Lippo Life Assurance 2022 | 73.078 | 14.125 | 100 | 517,37 |
| PT. Lippo Life Assurance 2023 | 66.500 | 19.217 | 100 | 346,05 |
| 14 | PT. Bhinneka Life Indonesia 2019 | 336.651 | 107.811 | 100 | 312,26 |
| PT. Bhinneka Life Indonesia 2020 | 119.036 | 81.392 | 100 | 146,25 |
| PT. Bhinneka Life Indonesia 2021 | 279.267 | 100.559 | 100 | 277,71 |
| PT. Bhinneka Life Indonesia 2022 | 340.810 | 94.797 | 100 | 359,52 |
| PT. Bhinneka Life Indonesia 2023 | 323.585 | 131.814 | 100 | 245,49 |
| 15 | PT. Asuransi Jiwa Nasional 2019 | 132.024 | 16.125 | 100 | 818,78 |
| PT. Asuransi Jiwa Nasional 2020 | 130.089 | 23.713 | 100 | 548,60 |
| PT. Asuransi Jiwa Nasional 2021 | 131.662 | 34.181 | 100 | 385,19 |
| PT. Asuransi Jiwa Nasional 2022 | 147.901 | 47.984 | 100 | 308,23 |
| PT. Asuransi Jiwa Nasional 2023 | 126.522 | 66.161 | 100 | 191,23 |
| 16 | PT. Victoria Alife Indonesia 2019 | 154.044 | 25.652 | 100 | 600,51 |
| PT. Victoria Alife Indonesia 2020 | 139.427 | 17.175 | 100 | 811,80 |
| PT. Victoria Alife Indonesia 2021 | 252.108 | 49.912 | 100 | 505,10 |
| PT. Victoria Alife Indonesia 2022 | 144.942 | 32.930 | 100 | 440,15 |
| PT. Victoria Alife Indonesia 2023 | 116.928 | 14.631 | 100 | 799,18 |
| 17 | PT. Chubb Life Insurance Indonesia 2019 | 428.175 | 25.245 | 100 | 1696,08 |
| PT. Chubb Life Insurance Indonesia 2020 | 693.093 | 26.066 | 100 | 2658,99 |
| PT. Chubb Life Insurance Indonesia 2021 | 686.471 | 30.826 | 100 | 2226,92 |
| PT. Chubb Life Insurance Indonesia 2022 | 610.901 | 45.718 | 100 | 1336,24 |
| PT. Chubb Life Insurance Indonesia 2023 | 942.834 | 111.128 | 100 | 848,42 |
| 18 | PT. PFI Mega Life Insurance 2019 | 178.322 | 8.174 | 100 | 2181,58 |
| PT. PFI Mega Life Insurance 2020 | 226.654 | 10.750 | 100 | 2108,41 |
| PT. PFI Mega Life Insurance 2021 | 228.218 | 9.571 | 100 | 2384,47 |
| PT. PFI Mega Life Insurance 2022 | 275.949 | 12.396 | 100 | 2226,11 |
| PT. PFI Mega Life Insurance 2023 | 380.275 | 18.704 | 100 | 2033,12 |
| 19 | PT. Asuransi BRI Life 2019 | 2.238.021 | 846.199 | 100 | 264,48 |
| PT. Asuransi BRI Life 2020 | 1.885.824 | 713.962 | 100 | 264,14 |
| PT. Asuransi BRI Life 2021 | 3.756.933 | 723.404 | 100 | 519,34 |
| PT. Asuransi BRI Life 2022 | 4.293.892 | 816.225 | 100 | 526,07 |
| PT. Asuransi BRI Life 2023 | 5.324.325 | 1.008.718 | 100 | 527,83 |
| 20 | PT. AIA Financial 2019 | 9.674.151 | 1.580.011 | 100 | 612,28 |
| PT. AIA Financial 2020 | 8.806.930 | 1.397.777 | 100 | 630,07 |
| PT. AIA Financial 2021 | 9.308.302 | 1.409.690 | 100 | 660,31 |
| PT. AIA Financial 2022 | 6.199.202 | 1.087.104 | 100 | 570,25 |
| PT. AIA Financial 2023 | 6.053.470 | 1.393.600 | 100 | 434,38 |
| 21 | PT. Asuransi Allianz Life Indonesia 2019 | 2.839.732 | 834.364 | 100 | 340,35 |
| PT. Asuransi Allianz Life Indonesia 2020 | 3.920.045 | 829.881 | 100 | 472,36 |
| PT. Asuransi Allianz Life Indonesia 2021 | 2.680.797 | 662.640 | 100 | 404,56 |
| PT. Asuransi Allianz Life Indonesia 2022 | 2.325.460 | 694.978 | 100 | 334,61 |
| PT. Asuransi Allianz Life Indonesia 2023 | 2.196.072 | 761.885 | 100 | 288,24 |
| 22 | PT. AXA Mandiri Financial Services 2019 | 2.368.658 | 402.030 | 100 | 589,17 |
| PT. AXA Mandiri Financial Services 2020 | 2.344.376 | 436.986 | 100 | 536,49 |
| PT. AXA Mandiri Financial Services 2021 | 2.342.653 | 553.703 | 100 | 423,09 |
| PT. AXA Mandiri Financial Services 2022 | 2.679.112 | 560.973 | 100 | 477,58 |
| PT. AXA Mandiri Financial Services 2023 | 2.990.015 | 575.839 | 100 | 519,24 |
| 23 | PT. Asuransi Jiwa Generali Indonesia 2019 | 774.637 | 183.319 | 100 | 422,56 |
| PT. Asuransi Jiwa Generali Indonesia 2020 | 998.242 | 210.136 | 100 | 475,05 |
| PT. Asuransi Jiwa Generali Indonesia 2021 | 1.007.555 | 253.063 | 100 | 398,14 |
| PT. Asuransi Jiwa Generali Indonesia 2022 | 976.435 | 239.273 | 100 | 408,08 |
| PT. Asuransi Jiwa Generali Indonesia 2023 | 839.182 | 258.286 | 100 | 324,90 |
| 24 | PT. Great Eastern Life Indonesia 2019 | 640.858 | 73.485 | 100 | 872,09 |
| PT. Great Eastern Life Indonesia 2020 | 794.555 | 93.898 | 100 | 846,19 |
| PT. Great Eastern Life Indonesia 2021 | 790.208 | 115.668 | 100 | 683,17 |
| PT. Great Eastern Life Indonesia 2022 | 773.248 | 154.930 | 100 | 499,09 |
| PT. Great Eastern Life Indonesia 2023 | 1.073.249 | 328.942 | 100 | 326,27 |
| 25 | PT. Tokio Marine Life Insurance 2019 | 982.086 | 71.002 | 100 | 1383,18 |
| PT. Tokio Marine Life Insurance 2020 | 899.962 | 91.612 | 100 | 982,36 |
| PT. Tokio Marine Life Insurance 2021 | 726.646 | 92.497 | 100 | 785,59 |
| PT. Tokio Marine Life Insurance 2022 | 509.571 | 75.359 | 100 | 676,19 |
| PT. Tokio Marine Life Insurance 2023 | 308.726 | 66.653 | 100 | 463,18 |
| 26 | PT. Asuransi Jiwa Manulife Indonesia 2019 | 11.892.183 | 1.172.804 | 100 | 1014,00 |
| PT. Asuransi Jiwa Manulife Indonesia 2020 | 10.231.836 | 1.084.905 | 100 | 943,11 |
| PT. Asuransi Jiwa Manulife Indonesia 2021 | 9.978.318 | 1.209.095 | 100 | 825,27 |
| PT. Asuransi Jiwa Manulife Indonesia 2022 | 8.692.959 | 1.480.682 | 100 | 587,09 |
| PT. Asuransi Jiwa Manulife Indonesia 2023 | 9.603.841 | 1.420.445 | 100 | 676,11 |
| 27 | PT. Prudential Life Assurance 2019 | 3.634.076 | 536.329 | 100 | 677,58 |
| PT. Prudential Life Assurance 2020 | 3.126.531 | 569.221 | 100 | 549,26 |
| PT. Prudential Life Assurance 2021 | 2.758.349 | 575.645 | 100 | 479,18 |
| PT. Prudential Life Assurance 2022 | 3.615.677 | 694.940 | 100 | 520,29 |
| PT. Prudential Life Assurance 2023 | 4.167.801 | 887.022 | 100 | 469,86 |
| 28 | PT. BNI Life Insurance 2019 | 4.427.749 | 613.592 | 100 | 721,61 |
| PT. BNI Life Insurance 2020 | 4.760.271 | 598.818 | 100 | 794,94 |
| PT. BNI Life Insurance 2021 | 4.692.345 | 656.918 | 100 | 714,30 |
| PT. BNI Life Insurance 2022 | 4.622.938 | 686.602 | 100 | 673,31 |
| PT. BNI Life Insurance 2023 | 5.113.186 | 748.545 | 100 | 683,08 |
| 29 | PT. Asuransi Jiwa Sequis Life 2019 | 6.097.482 | 1.018.758 | 100 | 598,52 |
| PT. Asuransi Jiwa Sequis Life 2020 | 6.630.687 | 1.169.564 | 100 | 566,94 |
| PT. Asuransi Jiwa Sequis Life 2021 | 5.951.022 | 1.163.849 | 100 | 511,32 |
| PT. Asuransi Jiwa Sequis Life 2022 | 6.477.847 | 1.199.026 | 100 | 540,26 |
| PT. Asuransi Jiwa Sequis Life 2023 | 6.355.387 | 1.256.243 | 100 | 505,90 |
| 30 | PT. Panin Dai-Ichi Life 2019 | 4.554.713 | 276.284 | 100 | 1648,56 |
| PT. Panin Dai-Ichi Life 2020 | 4.810.340 | 292.726 | 100 | 1643,29 |
| PT. Panin Dai-Ichi Life 2021 | 4.420.829 | 288.567 | 100 | 1531,99 |
| PT. Panin Dai-Ichi Life 2022 | 3.920.718 | 269.658 | 100 | 1453,96 |
| PT. Panin Dai-Ichi Life 2023 | 4.024.325 | 308.856 | 100 | 1302,98 |
| 31 | PT. Avrist Assurance 2019 | 2.006.295 | 468.757 | 100 | 428,00 |
| PT. Avrist Assurance 2020 | 2.069.945 | 481.198 | 100 | 430,16 |
| PT. Avrist Assurance 2021 | 2.049.677 | 316.645 | 100 | 647,31 |
| PT. Avrist Assurance 2022 | 1.694.252 | 293.782 | 100 | 576,70 |
| PT. Avrist Assurance 2023 | 1.839.432 | 300.240 | 100 | 612,65 |

**LAMPIRAN 16 Data *Premium Growth* (Pertumbuhan Premi)**

**“Perusahaan Asuransi Jiwa di Indonesia Periode 2019-2023”**

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| **(dalam jutaan rupiah)** | | | | |
| **No.** | **Nama Perusahaan/Tahun** | **Kenaikan/**  **Penurunan Premi Netto** | **Premi Netto Tahun Sebelumnya** | ***Premium Growth*** |
| 1 | PT. Asuransi Jiwa Central Asia Raya 2019 | 2.569.613 | 2.330.040 | 1,10 |
| PT. Asuransi Jiwa Central Asia Raya 2020 | 2.332.526 | 2.569.613 | 0,91 |
| PT. Asuransi Jiwa Central Asia Raya 2021 | 1.731.290 | 2.332.526 | 0,74 |
| PT. Asuransi Jiwa Central Asia Raya 2022 | 1.913.499 | 1.731.290 | 1,11 |
| PT. Asuransi Jiwa Central Asia Raya 2023 | 2.395.505 | 1.913.499 | 1,25 |
| 2 | PT. Equity Life Indonesia 2019 | 757.220 | 748.627 | 1,01 |
| PT. Equity Life Indonesia 2020 | 658.912 | 757.220 | 0,87 |
| PT. Equity Life Indonesia 2021 | 862.830 | 658.912 | 1,31 |
| PT. Equity Life Indonesia 2022 | 806.384 | 862.830 | 0,93 |
| PT. Equity Life Indonesia 2023 | 717.671 | 806.384 | 0,89 |
| 3 | PT. Heksa Solution Insurance 2019 | 59.487 | 545.500 | 0,11 |
| PT. Heksa Solution Insurance 2020 | 716.874 | 59.487 | 12,05 |
| PT. Heksa Solution Insurance 2021 | 1.292.601 | 716.874 | 1,80 |
| PT. Heksa Solution Insurance 2022 | 946.577 | 1.292.601 | 0,73 |
| PT. Heksa Solution Insurance 2023 | 1.179.796 | 946.577 | 1,25 |
| 4 | PT. Indolife Pensiontama 2019 | 10.653.263 | 10.068.645 | 1,06 |
| PT. Indolife Pensiontama 2020 | 9.066.357 | 10.653.263 | 0,85 |
| PT. Indolife Pensiontama 2021 | 13.313.922 | 9.066.357 | 1,47 |
| PT. Indolife Pensiontama 2022 | 12.183.544 | 13.313.922 | 0,92 |
| PT. Indolife Pensiontama 2023 | 11.951.220 | 12.183.544 | 0,98 |
| 5 | PT. Asuransi Jiwa Inhealth Indonesia 2019 | 1.989.032 | 1.730.941 | 1,15 |
| PT. Asuransi Jiwa Inhealth Indonesia 2020 | 2.102.038 | 1.989.032 | 1,06 |
| PT. Asuransi Jiwa Inhealth Indonesia 2021 | 2.137.592 | 2.102.038 | 1,02 |
| PT. Asuransi Jiwa Inhealth Indonesia 2022 | 2.459.108 | 2.137.592 | 1,15 |
| PT. Asuransi Jiwa Inhealth Indonesia 2023 | 2.708.854 | 2.459.108 | 1,10 |
| 6 | PT. MNC Life Assurance 2019 | 355.224 | 301.172 | 1,18 |
| PT. MNC Life Assurance 2020 | 267.675 | 355.224 | 0,75 |
| PT. MNC Life Assurance 2021 | 192.783 | 267.675 | 0,72 |
| PT. MNC Life Assurance 2022 | 258.020 | 192.783 | 1,34 |
| PT. MNC Life Assurance 2023 | 304.508 | 258.020 | 1,18 |
| 7 | PT. Asuransi Jiwa Starinvestama 2019 | 2.541.415 | 737.000 | 3,45 |
| PT. Asuransi Jiwa Starinvestama 2020 | 2.021.562 | 2.541.415 | 0,80 |
| PT. Asuransi Jiwa Starinvestama 2021 | 2.636.508 | 2.021.562 | 1,30 |
| PT. Asuransi Jiwa Starinvestama 2022 | 3.887.980 | 2.636.508 | 1,47 |
| PT. Asuransi Jiwa Starinvestama 2023 | 2.384.729 | 3.887.980 | 0,61 |
| 8 | PT. Asuransi Jiwa Sequis Financial 2019 | 45.390 | 48.955 | 0,93 |
| PT. Asuransi Jiwa Sequis Financial 2020 | 33.114 | 45.390 | 0,73 |
| PT. Asuransi Jiwa Sequis Financial 2021 | 47.142 | 33.114 | 1,42 |
| PT. Asuransi Jiwa Sequis Financial 2022 | 46.991 | 47.142 | 1,00 |
| PT. Asuransi Jiwa Sequis Financial 2023 | 71.815 | 46.991 | 1,53 |
| 9 | PT. Perta Life Insurance 2019 | 549.131 | 661.854 | 0,83 |
| PT. Perta Life Insurance 2020 | 458.960 | 549.132 | 0,84 |
| PT. Perta Life Insurance 2021 | 502.580 | 458.960 | 1,10 |
| PT. Perta Life Insurance 2022 | 671.864 | 478.314 | 1,40 |
| PT. Perta Life Insurance 2023 | 893.902 | 671.864 | 1,33 |
| 10 | PT. Asuransi Jiwa Astra 2019 | 3.111.921 | 3.611.633 | 0,86 |
| PT. Asuransi Jiwa Astra 2020 | 3.500.442 | 3.111.921 | 1,12 |
| PT. Asuransi Jiwa Astra 2021 | 5.360.916 | 3.500.442 | 1,53 |
| PT. Asuransi Jiwa Astra 2022 | 5.620.510 | 5.360.916 | 1,05 |
| PT. Asuransi Jiwa Astra 2023 | 5.791.910 | 5.620.510 | 1,03 |
| 11 | PT. Asuransi Jiwa Taspen 2019 | 1.432.453 | 482.695 | 2,97 |
| PT. Asuransi Jiwa Taspen 2020 | 1.051.702 | 1.432.453 | 0,73 |
| PT. Asuransi Jiwa Taspen 2021 | 1.255.902 | 1.051.702 | 1,19 |
| PT. Asuransi Jiwa Taspen 2022 | 1.438.997 | 1.255.902 | 1,15 |
| PT. Asuransi Jiwa Taspen 2023 | 1.291.678 | 1.438.997 | 0,90 |
| 12 | PT. Asuransi Jiwa BCA 2019 | 739.855 | 546.606 | 1,35 |
| PT. Asuransi Jiwa BCA 2020 | 907.979 | 739.855 | 1,23 |
| PT. Asuransi Jiwa BCA 2021 | 1.211.227 | 907.979 | 1,33 |
| PT. Asuransi Jiwa BCA 2022 | 1.269.199 | 1.211.227 | 1,05 |
| PT. Asuransi Jiwa BCA 2023 | 1.433.759 | 1.269.199 | 1,13 |
| 13 | PT. Lippo Life Assurance 2019 | 22.611 | 57.712 | 0,39 |
| PT. Lippo Life Assurance 2020 | 42.285 | 22.611 | 1,87 |
| PT. Lippo Life Assurance 2021 | 64.788 | 42.285 | 1,53 |
| PT. Lippo Life Assurance 2022 | 58.174 | 64.788 | 0,90 |
| PT. Lippo Life Assurance 2023 | 85.224 | 58.174 | 1,46 |
| 14 | PT. Bhinneka Life Indonesia 2019 | 620.011 | 716.756 | 0,87 |
| PT. Bhinneka Life Indonesia 2020 | 546.737 | 620.011 | 0,88 |
| PT. Bhinneka Life Indonesia 2021 | 440.721 | 546.737 | 0,81 |
| PT. Bhinneka Life Indonesia 2022 | 584.478 | 440.721 | 1,33 |
| PT. Bhinneka Life Indonesia 2023 | 649.051 | 584.478 | 1,11 |
| 15 | PT. Asuransi Jiwa Nasional 2019 | 32.161 | 43.496 | 0,74 |
| PT. Asuransi Jiwa Nasional 2020 | 60.618 | 32.161 | 1,88 |
| PT. Asuransi Jiwa Nasional 2021 | 64.570 | 60.618 | 1,07 |
| PT. Asuransi Jiwa Nasional 2022 | 124.558 | 64.570 | 1,93 |
| PT. Asuransi Jiwa Nasional 2023 | 139.862 | 124.558 | 1,12 |
| 16 | PT. Victoria Alife Indonesia 2019 | 327.133 | 242.877 | 1,35 |
| PT. Victoria Alife Indonesia 2020 | 92.059 | 327.133 | 0,28 |
| PT. Victoria Alife Indonesia 2021 | 256.120 | 92.059 | 2,78 |
| PT. Victoria Alife Indonesia 2022 | 316.584 | 256.120 | 1,24 |
| PT. Victoria Alife Indonesia 2023 | 15.028 | 316.584 | 0,05 |
| 17 | PT. Chubb Life Insurance Indonesia 2019 | 1.055.765 | 1.171.114 | 0,90 |
| PT. Chubb Life Insurance Indonesia 2020 | 897.230 | 1.055.765 | 0,85 |
| PT. Chubb Life Insurance Indonesia 2021 | 847.254 | 897.230 | 0,94 |
| PT. Chubb Life Insurance Indonesia 2022 | 904.355 | 847.254 | 1,07 |
| PT. Chubb Life Insurance Indonesia 2023 | 1.988.034 | 904.355 | 2,20 |
| 18 | PT. PFI Mega Life Insurance 2019 | 755.197 | 741.552 | 1,02 |
| PT. PFI Mega Life Insurance 2020 | 789.147 | 755.197 | 1,04 |
| PT. PFI Mega Life Insurance 2021 | 937.744 | 789.147 | 1,19 |
| PT. PFI Mega Life Insurance 2022 | 533.931 | 937.744 | 0,57 |
| PT. PFI Mega Life Insurance 2023 | 614.444 | 533.931 | 1,15 |
| 19 | PT. Asuransi BRI Life 2019 | 5.053.848 | 4.230.186 | 1,19 |
| PT. Asuransi BRI Life 2020 | 5.679.454 | 5.053.848 | 1,12 |
| PT. Asuransi BRI Life 2021 | 6.350.989 | 5.679.454 | 1,12 |
| PT. Asuransi BRI Life 2022 | 8.043.613 | 6.350.989 | 1,27 |
| PT. Asuransi BRI Life 2023 | 7.900.431 | 8.043.612 | 0,98 |
| 20 | PT. AIA Financial 2019 | 12.555.415 | 11.949.223 | 1,05 |
| PT. AIA Financial 2020 | 13.157.765 | 12.555.415 | 1,05 |
| PT. AIA Financial 2021 | 13.244.006 | 13.157.765 | 1,01 |
| PT. AIA Financial 2022 | 10.484.190 | 13.244.006 | 0,79 |
| PT. AIA Financial 2023 | 9.368.790 | 10.484.190 | 0,89 |
| 21 | PT. Asuransi Allianz Life Indonesia 2019 | 11.854.055 | 9.477.849 | 1,25 |
| PT. Asuransi Allianz Life Indonesia 2020 | 15.149.378 | 11.854.055 | 1,28 |
| PT. Asuransi Allianz Life Indonesia 2021 | 17.613.762 | 15.149.378 | 1,16 |
| PT. Asuransi Allianz Life Indonesia 2022 | 13.388.119 | 17.613.762 | 0,76 |
| PT. Asuransi Allianz Life Indonesia 2023 | 14.517.110 | 13.388.119 | 1,08 |
| 22 | PT. AXA Mandiri Financial Services 2019 | 9.411.602 | 8.496.734 | 1,11 |
| PT. AXA Mandiri Financial Services 2020 | 11.098.356 | 9.411.602 | 1,18 |
| PT. AXA Mandiri Financial Services 2021 | 12.732.177 | 11.098.356 | 1,15 |
| PT. AXA Mandiri Financial Services 2022 | 12.094.894 | 12.732.177 | 0,95 |
| PT. AXA Mandiri Financial Services 2023 | 11.548.829 | 12.094.894 | 0,95 |
| 23 | PT. Asuransi Jiwa Generali Indonesia 2019 | 2.070.365 | 2.456.677 | 0,84 |
| PT. Asuransi Jiwa Generali Indonesia 2020 | 1.985.123 | 2.070.365 | 0,96 |
| PT. Asuransi Jiwa Generali Indonesia 2021 | 2.028.797 | 1.985.123 | 1,02 |
| PT. Asuransi Jiwa Generali Indonesia 2022 | 2.038.123 | 2.028.797 | 1,00 |
| PT. Asuransi Jiwa Generali Indonesia 2023 | 2.067.593 | 2.038.123 | 1,01 |
| 24 | PT. Great Eastern Life Indonesia 2019 | 2.086.625 | 1.709.705 | 1,22 |
| PT. Great Eastern Life Indonesia 2020 | 1.774.737 | 2.086.625 | 0,85 |
| PT. Great Eastern Life Indonesia 2021 | 2.179.338 | 1.774.737 | 1,23 |
| PT. Great Eastern Life Indonesia 2022 | 3.032.549 | 2.179.338 | 1,39 |
| PT. Great Eastern Life Indonesia 2023 | 3.676.222 | 3.032.549 | 1,21 |
| 25 | PT. Tokio Marine Life Insurance 2019 | 697.344 | 505.490 | 1,38 |
| PT. Tokio Marine Life Insurance 2020 | 538.344 | 697.344 | 0,77 |
| PT. Tokio Marine Life Insurance 2021 | 560.872 | 538.344 | 1,04 |
| PT. Tokio Marine Life Insurance 2022 | 626.310 | 560.872 | 1,12 |
| PT. Tokio Marine Life Insurance 2023 | 611.861 | 626.310 | 0,98 |
| 26 | PT. Asuransi Jiwa Manulife Indonesia 2019 | 8.047.756 | 9.042.983 | 0,89 |
| PT. Asuransi Jiwa Manulife Indonesia 2020 | 8.495.818 | 8.047.756 | 1,06 |
| PT. Asuransi Jiwa Manulife Indonesia 2021 | 12.079.159 | 8.495.818 | 1,42 |
| PT. Asuransi Jiwa Manulife Indonesia 2022 | 10.047.440 | 12.079.159 | 0,83 |
| PT. Asuransi Jiwa Manulife Indonesia 2023 | 9.457.931 | 10.047.440 | 0,94 |
| 27 | PT. Prudential Life Assurance 2019 | 22.276.152 | 22.834.354 | 0,98 |
| PT. Prudential Life Assurance 2020 | 20.686.011 | 22.276.152 | 0,93 |
| PT. Prudential Life Assurance 2021 | 20.327.342 | 20.686.011 | 0,98 |
| PT. Prudential Life Assurance 2022 | 19.281.361 | 20.327.342 | 0,95 |
| PT. Prudential Life Assurance 2023 | 19.360.326 | 19.281.361 | 1,00 |
| 28 | PT. BNI Life Insurance 2019 | 4.798.024 | 5.518.252 | 0,87 |
| PT. BNI Life Insurance 2020 | 4.569.564 | 4.798.024 | 0,95 |
| PT. BNI Life Insurance 2021 | 4.627.856 | 4.569.564 | 1,01 |
| PT. BNI Life Insurance 2022 | 4.917.637 | 4.627.856 | 1,06 |
| PT. BNI Life Insurance 2023 | 5.280.411 | 4.917.637 | 1,07 |
| 29 | PT. Asuransi Jiwa Sequis Life 2019 | 3.069.414 | 3.200.516 | 0,96 |
| PT. Asuransi Jiwa Sequis Life 2020 | 2.830.671 | 3.069.414 | 0,92 |
| PT. Asuransi Jiwa Sequis Life 2021 | 2.795.611 | 2.830.671 | 0,99 |
| PT. Asuransi Jiwa Sequis Life 2022 | 2.651.682 | 2.795.611 | 0,95 |
| PT. Asuransi Jiwa Sequis Life 2023 | 2.708.928 | 2.651.682 | 1,02 |
| 30 | PT. Panin Dai-Ichi Life 2019 | 3.757.149 | 3.791.727 | 0,99 |
| PT. Panin Dai-Ichi Life 2020 | 2.333.895 | 3.757.149 | 0,62 |
| PT. Panin Dai-Ichi Life 2021 | 2.137.619 | 2.333.895 | 0,92 |
| PT. Panin Dai-Ichi Life 2022 | 2.034.514 | 2.137.619 | 0,95 |
| PT. Panin Dai-Ichi Life 2023 | 1.974.767 | 2.034.514 | 0,97 |
| 31 | PT. Avrist Assurance 2019 | 2.991.195 | 1.434.815 | 2,08 |
| PT. Avrist Assurance 2020 | 1.061.253 | 2.991.195 | 0,35 |
| PT. Avrist Assurance 2021 | 613.512 | 1.061.253 | 0,58 |
| PT. Avrist Assurance 2022 | 794.288 | 613.512 | 1,29 |
| PT. Avrist Assurance 2023 | 675.385 | 794.288 | 0,85 |

**LAMPIRAN 17 Data Hasil Investasi**

**“Perusahaan Asuransi Jiwa di Indonesia Periode 2019-2023”**

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| **(dalam jutaan rupiah)** | | | | | |
| **No.** | **Nama Perusahaan/Tahun** | **Pendapatan Investasi** | **Rata-rata Investasi** | **100%** | **Hasil Investasi** |
| 1 | PT. Asuransi Jiwa Central Asia Raya 2019 | 413.446 | 7.927.451 | 100 | 5,22 |
| PT. Asuransi Jiwa Central Asia Raya 2020 | 361.199 | 8.310.624 | 100 | 4,35 |
| PT. Asuransi Jiwa Central Asia Raya 2021 | 1.025.169 | 9.833.651 | 100 | 10,43 |
| PT. Asuransi Jiwa Central Asia Raya 2022 | 622.558 | 10.052.906 | 100 | 6,19 |
| PT. Asuransi Jiwa Central Asia Raya 2023 | 547.461 | 10.615.299 | 100 | 5,16 |
| 2 | PT. Equity Life Indonesia 2019 | 144.568 | 2.265.500 | 100 | 6,38 |
| PT. Equity Life Indonesia 2020 | 134.286 | 2.178.163 | 100 | 6,17 |
| PT. Equity Life Indonesia 2021 | 115.670 | 2.211.999 | 100 | 5,23 |
| PT. Equity Life Indonesia 2022 | 121.164 | 2.312.702 | 100 | 5,24 |
| PT. Equity Life Indonesia 2023 | 122.692 | 2.283.945 | 100 | 5,37 |
| 3 | PT. Heksa Solution Insurance 2019 | 63.335 | 685.672 | 100 | 9,24 |
| PT. Heksa Solution Insurance 2020 | 45.148 | 532.734 | 100 | 8,47 |
| PT. Heksa Solution Insurance 2021 | 36.116 | 506.603 | 100 | 7,13 |
| PT. Heksa Solution Insurance 2022 | 30.091 | 393.162 | 100 | 7,65 |
| PT. Heksa Solution Insurance 2023 | 25.090 | 677.031 | 100 | 3,71 |
| 4 | PT. Indolife Pensiontama 2019 | 2.625.440 | 31.496.736 | 100 | 8,34 |
| PT. Indolife Pensiontama 2020 | 3.893.021 | 28.657.313 | 100 | 13,58 |
| PT. Indolife Pensiontama 2021 | 2.605.291 | 48.441.658 | 100 | 5,38 |
| PT. Indolife Pensiontama 2022 | 3.344.080 | 52.272.088 | 100 | 6,40 |
| PT. Indolife Pensiontama 2023 | 3.256.321 | 55.533.417 | 100 | 5,86 |
| 5 | PT. Asuransi Jiwa Inhealth Indonesia 2019 | 142.260 | 1.040.606 | 100 | 13,67 |
| PT. Asuransi Jiwa Inhealth Indonesia 2020 | 140.601 | 1.028.950 | 100 | 13,66 |
| PT. Asuransi Jiwa Inhealth Indonesia 2021 | 113.457 | 1.236.609 | 100 | 9,17 |
| PT. Asuransi Jiwa Inhealth Indonesia 2022 | 121.676 | 1.186.772 | 100 | 10,25 |
| PT. Asuransi Jiwa Inhealth Indonesia 2023 | 151.932 | 1.504.164 | 100 | 10,10 |
| 6 | PT. MNC Life Assurance 2019 | 11.245 | 259.135 | 100 | 4,34 |
| PT. MNC Life Assurance 2020 | 4.931 | 193.444 | 100 | 2,55 |
| PT. MNC Life Assurance 2021 | 29.201 | 209.038 | 100 | 13,97 |
| PT. MNC Life Assurance 2022 | 19.259 | 220.914 | 100 | 8,72 |
| PT. MNC Life Assurance 2023 | 4.585 | 198.684 | 100 | 2,31 |
| 7 | PT. Asuransi Jiwa Starinvestama 2019 | 267.393 | 2.488.258 | 100 | 10,75 |
| PT. Asuransi Jiwa Starinvestama 2020 | 39.322 | 2.307.932 | 100 | 1,70 |
| PT. Asuransi Jiwa Starinvestama 2021 | 172.533 | 3.039.361 | 100 | 5,68 |
| PT. Asuransi Jiwa Starinvestama 2022 | 339.168 | 4.798.488 | 100 | 7,07 |
| PT. Asuransi Jiwa Starinvestama 2023 | 269.997 | 4.360.361 | 100 | 6,19 |
| 8 | PT. Asuransi Jiwa Sequis Financial 2019 | 43.968 | 463.309 | 100 | 9,49 |
| PT. Asuransi Jiwa Sequis Financial 2020 | 32.779 | 457.947 | 100 | 7,16 |
| PT. Asuransi Jiwa Sequis Financial 2021 | 30.575 | 454.997 | 100 | 6,72 |
| PT. Asuransi Jiwa Sequis Financial 2022 | 23.849 | 437.648 | 100 | 5,45 |
| PT. Asuransi Jiwa Sequis Financial 2023 | 28.411 | 428.790 | 100 | 6,63 |
| 9 | PT. Perta Life Insurance 2019 | 120.608 | 1.561.049 | 100 | 7,73 |
| PT. Perta Life Insurance 2020 | 44.968 | 1.726.124 | 100 | 2,61 |
| PT. Perta Life Insurance 2021 | 62.433 | 1.805.804 | 100 | 3,46 |
| PT. Perta Life Insurance 2022 | 99.967 | 1.872.958 | 100 | 5,34 |
| PT. Perta Life Insurance 2023 | 153.815 | 2.499.517 | 100 | 6,15 |
| 10 | PT. Asuransi Jiwa Astra 2019 | 133.935 | 4.788.329 | 100 | 2,80 |
| PT. Asuransi Jiwa Astra 2020 | 69.255 | 5.446.001 | 100 | 1,27 |
| PT. Asuransi Jiwa Astra 2021 | 156.390 | 6.045.820 | 100 | 2,59 |
| PT. Asuransi Jiwa Astra 2022 | 4.713 | 6.042.259 | 100 | 0,08 |
| PT. Asuransi Jiwa Astra 2023 | 336.186 | 6.320.613 | 100 | 5,32 |
| 11 | PT. Asuransi Jiwa Taspen 2019 | 279.297 | 4.282.012 | 100 | 6,52 |
| PT. Asuransi Jiwa Taspen 2020 | 339.052 | 5.006.781 | 100 | 6,77 |
| PT. Asuransi Jiwa Taspen 2021 | 363.031 | 5.710.284 | 100 | 6,36 |
| PT. Asuransi Jiwa Taspen 2022 | 349.834 | 6.343.455 | 100 | 5,51 |
| PT. Asuransi Jiwa Taspen 2023 | 455.715 | 7.227.598 | 100 | 6,31 |
| 12 | PT. Asuransi Jiwa BCA 2019 | 56.944 | 1.043.503 | 100 | 5,46 |
| PT. Asuransi Jiwa BCA 2020 | 73.280 | 1.287.985 | 100 | 5,69 |
| PT. Asuransi Jiwa BCA 2021 | 81.939 | 1.521.387 | 100 | 5,39 |
| PT. Asuransi Jiwa BCA 2022 | 92.128 | 2.041.052 | 100 | 4,51 |
| PT. Asuransi Jiwa BCA 2023 | 109.879 | 2.525.965 | 100 | 4,35 |
| 13 | PT. Lippo Life Assurance 2019 | 10.128 | 144.223 | 100 | 7,02 |
| PT. Lippo Life Assurance 2020 | 19.868 | 152.944 | 100 | 12,99 |
| PT. Lippo Life Assurance 2021 | 3.366 | 180.745 | 100 | 1,86 |
| PT. Lippo Life Assurance 2022 | 5.692 | 187.263 | 100 | 3,04 |
| PT. Lippo Life Assurance 2023 | 10.571 | 205.944 | 100 | 5,13 |
| 14 | PT. Bhinneka Life Indonesia 2019 | 439.282 | 1.530.953 | 100 | 28,69 |
| PT. Bhinneka Life Indonesia 2020 | 123.320 | 1.088.350 | 100 | 11,33 |
| PT. Bhinneka Life Indonesia 2021 | 182.283 | 1.282.225 | 100 | 14,22 |
| PT. Bhinneka Life Indonesia 2022 | 162.233 | 1.555.844 | 100 | 10,43 |
| PT. Bhinneka Life Indonesia 2023 | 163.700 | 1.636.664 | 100 | 10,00 |
| 15 | PT. Asuransi Jiwa Nasional 2019 | 31.164 | 192.189 | 100 | 16,22 |
| PT. Asuransi Jiwa Nasional 2020 | 24.411 | 208.862 | 100 | 11,69 |
| PT. Asuransi Jiwa Nasional 2021 | 42.814 | 257.909 | 100 | 16,60 |
| PT. Asuransi Jiwa Nasional 2022 | 42.353 | 308.909 | 100 | 13,71 |
| PT. Asuransi Jiwa Nasional 2023 | 47.832 | 354.847 | 100 | 13,48 |
| 16 | PT. Victoria Alife Indonesia 2019 | 58.630 | 399.217 | 100 | 14,69 |
| PT. Victoria Alife Indonesia 2020 | 40.172 | 249.684 | 100 | 16,09 |
| PT. Victoria Alife Indonesia 2021 | 22.675 | 455.693 | 100 | 4,98 |
| PT. Victoria Alife Indonesia 2022 | 32.629 | 353.629 | 100 | 9,23 |
| PT. Victoria Alife Indonesia 2023 | 12.479 | 135.643 | 100 | 9,20 |
| 17 | PT. Chubb Life Insurance Indonesia 2019 | 192 | 2.386.063 | 100 | 0,01 |
| PT. Chubb Life Insurance Indonesia 2020 | 32.714 | 2.435.525 | 100 | 1,34 |
| PT. Chubb Life Insurance Indonesia 2021 | 83.937 | 2.359.604 | 100 | 3,56 |
| PT. Chubb Life Insurance Indonesia 2022 | 187.522 | 2.351.105 | 100 | 7,98 |
| PT. Chubb Life Insurance Indonesia 2023 | 220.057 | 3.334.622 | 100 | 6,60 |
| 18 | PT. PFI Mega Life Insurance 2019 | 31.791 | 1.158.116 | 100 | 2,75 |
| PT. PFI Mega Life Insurance 2020 | 87.241 | 1.566.033 | 100 | 5,57 |
| PT. PFI Mega Life Insurance 2021 | 42.850 | 1.790.347 | 100 | 2,39 |
| PT. PFI Mega Life Insurance 2022 | 7.160 | 1.722.887 | 100 | 0,42 |
| PT. PFI Mega Life Insurance 2023 | 199.856 | 1.913.858 | 100 | 10,44 |
| 19 | PT. Asuransi BRI Life 2019 | 536.610 | 10.030.516 | 100 | 5,35 |
| PT. Asuransi BRI Life 2020 | 616.101 | 11.238.243 | 100 | 5,48 |
| PT. Asuransi BRI Life 2021 | 783.218 | 14.194.183 | 100 | 5,52 |
| PT. Asuransi BRI Life 2022 | 956.725 | 16.518.304 | 100 | 5,79 |
| PT. Asuransi BRI Life 2023 | 1.209.948 | 18.452.818 | 100 | 6,56 |
| 20 | PT. AIA Financial 2019 | 2.026.486 | 44.606.200 | 100 | 4,54 |
| PT. AIA Financial 2020 | 1.612.952 | 46.006.635 | 100 | 3,51 |
| PT. AIA Financial 2021 | 1.436.359 | 46.926.007 | 100 | 3,06 |
| PT. AIA Financial 2022 | 687.506 | 39.740.500 | 100 | 1,73 |
| PT. AIA Financial 2023 | 3.177.864 | 36.849.601 | 100 | 8,62 |
| 21 | PT. Asuransi Allianz Life Indonesia 2019 | 2.429.464 | 30.946.927 | 100 | 7,85 |
| PT. Asuransi Allianz Life Indonesia 2020 | 2.618.341 | 32.890.905 | 100 | 7,96 |
| PT. Asuransi Allianz Life Indonesia 2021 | 2.145.844 | 33.946.685 | 100 | 6,32 |
| PT. Asuransi Allianz Life Indonesia 2022 | 440.479 | 31.076.317 | 100 | 1,42 |
| PT. Asuransi Allianz Life Indonesia 2023 | 1.356.129 | 30.763.253 | 100 | 4,41 |
| 22 | PT. AXA Mandiri Financial Services 2019 | 667.969 | 30.364.198 | 100 | 2,20 |
| PT. AXA Mandiri Financial Services 2020 | 283.854 | 35.275.256 | 100 | 0,80 |
| PT. AXA Mandiri Financial Services 2021 | 1.224.378 | 38.246.059 | 100 | 3,20 |
| PT. AXA Mandiri Financial Services 2022 | 1.533.683 | 36.531.488 | 100 | 4,20 |
| PT. AXA Mandiri Financial Services 2023 | 1.533.897 | 37.672.152 | 100 | 4,07 |
| 23 | PT. Asuransi Jiwa Generali Indonesia 2019 | 182.040 | 5.412.240 | 100 | 3,36 |
| PT. Asuransi Jiwa Generali Indonesia 2020 | 286.197 | 5.611.158 | 100 | 5,10 |
| PT. Asuransi Jiwa Generali Indonesia 2021 | 318.160 | 5.404.873 | 100 | 5,89 |
| PT. Asuransi Jiwa Generali Indonesia 2022 | 671.423 | 4.607.605 | 100 | 14,57 |
| PT. Asuransi Jiwa Generali Indonesia 2023 | 116.420 | 4.699.132 | 100 | 2,48 |
| 24 | PT. Great Eastern Life Indonesia 2019 | 38.516 | 5.556.099 | 100 | 0,69 |
| PT. Great Eastern Life Indonesia 2020 | 84.005 | 6.669.093 | 100 | 1,26 |
| PT. Great Eastern Life Indonesia 2021 | 248.529 | 7.707.133 | 100 | 3,22 |
| PT. Great Eastern Life Indonesia 2022 | 871.678 | 9.492.023 | 100 | 9,18 |
| PT. Great Eastern Life Indonesia 2023 | 376.039 | 11.661.839 | 100 | 3,22 |
| 25 | PT. Tokio Marine Life Insurance 2019 | 64.554 | 2.119.684 | 100 | 3,05 |
| PT. Tokio Marine Life Insurance 2020 | 44.681 | 2.117.138 | 100 | 2,11 |
| PT. Tokio Marine Life Insurance 2021 | 13.038 | 1.985.664 | 100 | 0,66 |
| PT. Tokio Marine Life Insurance 2022 | 169.269 | 1.826.433 | 100 | 9,27 |
| PT. Tokio Marine Life Insurance 2023 | 90.832 | 1.675.890 | 100 | 5,42 |
| 26 | PT. Asuransi Jiwa Manulife Indonesia 2019 | 2.116.336 | 47.227.530 | 100 | 4,48 |
| PT. Asuransi Jiwa Manulife Indonesia 2020 | 3.764.922 | 48.572.803 | 100 | 7,75 |
| PT. Asuransi Jiwa Manulife Indonesia 2021 | 3.218.418 | 52.620.154 | 100 | 6,12 |
| PT. Asuransi Jiwa Manulife Indonesia 2022 | 1.401.182 | 51.735.177 | 100 | 2,71 |
| PT. Asuransi Jiwa Manulife Indonesia 2023 | 3.955.533 | 54.596.521 | 100 | 7,25 |
| 27 | PT. Prudential Life Assurance 2019 | 5.202.462 | 67.410.565 | 100 | 7,72 |
| PT. Prudential Life Assurance 2020 | 519.448 | 63.445.892 | 100 | 0,82 |
| PT. Prudential Life Assurance 2021 | 2.436.705 | 60.552.408 | 100 | 4,02 |
| PT. Prudential Life Assurance 2022 | 1.107.779 | 57.671.452 | 100 | 1,92 |
| PT. Prudential Life Assurance 2023 | 3.459.720 | 55.939.926 | 100 | 6,18 |
| 28 | PT. BNI Life Insurance 2019 | 1.331.158 | 15.998.017 | 100 | 8,32 |
| PT. BNI Life Insurance 2020 | 797.961 | 18.260.844 | 100 | 4,37 |
| PT. BNI Life Insurance 2021 | 1.205.758 | 19.787.308 | 100 | 6,09 |
| PT. BNI Life Insurance 2022 | 1.244.913 | 20.700.492 | 100 | 6,01 |
| PT. BNI Life Insurance 2023 | 1.547.037 | 22.341.000 | 100 | 6,92 |
| 29 | PT. Asuransi Jiwa Sequis Life 2019 | 1.099.543 | 18.091.844 | 100 | 6,08 |
| PT. Asuransi Jiwa Sequis Life 2020 | 853.084 | 18.905.714 | 100 | 4,51 |
| PT. Asuransi Jiwa Sequis Life 2021 | 726.904 | 18.003.943 | 100 | 4,04 |
| PT. Asuransi Jiwa Sequis Life 2022 | 853.224 | 17.967.372 | 100 | 4,75 |
| PT. Asuransi Jiwa Sequis Life 2023 | 1.065.883 | 17.885.837 | 100 | 5,96 |
| 30 | PT. Panin Dai-Ichi Life 2019 | 542.821 | 8.490.852 | 100 | 6,39 |
| PT. Panin Dai-Ichi Life 2020 | 432.644 | 8.805.677 | 100 | 4,91 |
| PT. Panin Dai-Ichi Life 2021 | 523.574 | 8.798.759 | 100 | 5,95 |
| PT. Panin Dai-Ichi Life 2022 | 502.390 | 7.757.873 | 100 | 6,48 |
| PT. Panin Dai-Ichi Life 2023 | 538.093 | 7.938.379 | 100 | 6,78 |
| 31 | PT. Avrist Assurance 2019 | 627.375 | 11.244.299 | 100 | 5,58 |
| PT. Avrist Assurance 2020 | 580.328 | 10.186.327 | 100 | 5,70 |
| PT. Avrist Assurance 2021 | 473.896 | 8.923.701 | 100 | 5,31 |
| PT. Avrist Assurance 2022 | 595.506 | 6.370.959 | 100 | 9,35 |
| PT. Avrist Assurance 2023 | 359.013 | 6.259.871 | 100 | 5,74 |

**LAMPIRAN 18 Data Beban Klaim**

**“Perusahaan Asuransi Jiwa di Indonesia Periode 2019-2023”**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **(dalam jutaan rupiah)** | | | | |
| **No.** | **Nama Perusahaan/Tahun** | **Beban Klaim** | **Pendapatan Premi** | **Total Beban Klaim** |
| 1 | PT. Asuransi Jiwa Central Asia Raya 2019 | 1.293.301 | 2.569.613 | 0,50 |
| PT. Asuransi Jiwa Central Asia Raya 2020 | 1.560.376 | 2.332.526 | 0,67 |
| PT. Asuransi Jiwa Central Asia Raya 2021 | 1.616.674 | 1.731.290 | 0,93 |
| PT. Asuransi Jiwa Central Asia Raya 2022 | 2.296.133 | 1.913.499 | 1,20 |
| PT. Asuransi Jiwa Central Asia Raya 2023 | 2.543.708 | 2.395.505 | 1,06 |
| 2 | PT. Equity Life Indonesia 2019 | 583.352 | 757.220 | 0,77 |
| PT. Equity Life Indonesia 2020 | 616.724 | 658.912 | 0,94 |
| PT. Equity Life Indonesia 2021 | 803.566 | 862.830 | 0,93 |
| PT. Equity Life Indonesia 2022 | 734.520 | 806.384 | 0,91 |
| PT. Equity Life Indonesia 2023 | 729.259 | 717.671 | 1,02 |
| 3 | PT. Heksa Solution Insurance 2019 | 45.601 | 59.487 | 0,77 |
| PT. Heksa Solution Insurance 2020 | 702.248 | 716.874 | 0,98 |
| PT. Heksa Solution Insurance 2021 | 1.306.177 | 1.292.601 | 1,01 |
| PT. Heksa Solution Insurance 2022 | 856.647 | 946.577 | 0,90 |
| PT. Heksa Solution Insurance 2023 | 1.022.635 | 1.179.796 | 0,87 |
| 4 | PT. Indolife Pensiontama 2019 | 12.783.285 | 10.653.263 | 1,20 |
| PT. Indolife Pensiontama 2020 | 11.587.080 | 9.066.357 | 1,28 |
| PT. Indolife Pensiontama 2021 | 15.377.706 | 13.313.922 | 1,16 |
| PT. Indolife Pensiontama 2022 | 14.946.269 | 12.183.544 | 1,23 |
| PT. Indolife Pensiontama 2023 | 14.498.380 | 11.951.220 | 1,21 |
| 5 | PT. Asuransi Jiwa Inhealth Indonesia 2019 | 1.597.954 | 1.989.032 | 0,80 |
| PT. Asuransi Jiwa Inhealth Indonesia 2020 | 1.738.844 | 2.102.038 | 0,83 |
| PT. Asuransi Jiwa Inhealth Indonesia 2021 | 1.637.568 | 2.137.592 | 0,77 |
| PT. Asuransi Jiwa Inhealth Indonesia 2022 | 1.934.989 | 2.459.108 | 0,79 |
| PT. Asuransi Jiwa Inhealth Indonesia 2023 | 2.166.054 | 2.708.854 | 0,80 |
| 6 | PT. MNC Life Assurance 2019 | 317.391 | 355.224 | 0,89 |
| PT. MNC Life Assurance 2020 | 225.452 | 267.675 | 0,84 |
| PT. MNC Life Assurance 2021 | 163.970 | 192.783 | 0,85 |
| PT. MNC Life Assurance 2022 | 216.357 | 258.020 | 0,84 |
| PT. MNC Life Assurance 2023 | 226.416 | 304.508 | 0,74 |
| 7 | PT. Asuransi Jiwa Starinvestama 2019 | 478.021 | 2.541.415 | 0,19 |
| PT. Asuransi Jiwa Starinvestama 2020 | 2.167.645 | 2.021.562 | 1,07 |
| PT. Asuransi Jiwa Starinvestama 2021 | 1.677.563 | 2.636.508 | 0,64 |
| PT. Asuransi Jiwa Starinvestama 2022 | 2.805.914 | 3.887.980 | 0,72 |
| PT. Asuransi Jiwa Starinvestama 2023 | 2.611.292 | 2.384.729 | 1,10 |
| 8 | PT. Asuransi Jiwa Sequis Financial 2019 | 40.468 | 45.390 | 0,89 |
| PT. Asuransi Jiwa Sequis Financial 2020 | 35.727 | 33.114 | 1,08 |
| PT. Asuransi Jiwa Sequis Financial 2021 | 40.561 | 47.142 | 0,86 |
| PT. Asuransi Jiwa Sequis Financial 2022 | 36.237 | 46.991 | 0,77 |
| PT. Asuransi Jiwa Sequis Financial 2023 | 57.781 | 71.815 | 0,80 |
| 9 | PT. Perta Life Insurance 2019 | 507.984 | 549.131 | 0,93 |
| PT. Perta Life Insurance 2020 | 346.925 | 458.960 | 0,76 |
| PT. Perta Life Insurance 2021 | 423.356 | 502.580 | 0,84 |
| PT. Perta Life Insurance 2022 | 606.423 | 671.864 | 0,90 |
| PT. Perta Life Insurance 2023 | 853.952 | 893.902 | 0,96 |
| 10 | PT. Asuransi Jiwa Astra 2019 | 2.503.546 | 3.111.921 | 0,80 |
| PT. Asuransi Jiwa Astra 2020 | 2.798.978 | 3.500.442 | 0,80 |
| PT. Asuransi Jiwa Astra 2021 | 4.819.076 | 5.360.916 | 0,90 |
| PT. Asuransi Jiwa Astra 2022 | 4.888.058 | 5.620.510 | 0,87 |
| PT. Asuransi Jiwa Astra 2023 | 5.337.310 | 5.791.910 | 0,92 |
| 11 | PT. Asuransi Jiwa Taspen 2019 | 1.489.229 | 1.432.453 | 1,04 |
| PT. Asuransi Jiwa Taspen 2020 | 1.233.708 | 1.051.702 | 1,17 |
| PT. Asuransi Jiwa Taspen 2021 | 1.415.622 | 1.255.902 | 1,13 |
| PT. Asuransi Jiwa Taspen 2022 | 1.494.213 | 1.438.997 | 1,04 |
| PT. Asuransi Jiwa Taspen 2023 | 1.434.930 | 1.291.678 | 1,11 |
| 12 | PT. Asuransi Jiwa BCA 2019 | 358.631 | 739.855 | 0,48 |
| PT. Asuransi Jiwa BCA 2020 | 537.215 | 907.979 | 0,59 |
| PT. Asuransi Jiwa BCA 2021 | 870.517 | 1.211.227 | 0,72 |
| PT. Asuransi Jiwa BCA 2022 | 841.192 | 1.269.199 | 0,66 |
| PT. Asuransi Jiwa BCA 2023 | 999.867 | 1.433.759 | 0,70 |
| 13 | PT. Lippo Life Assurance 2019 | 20.872 | 22.611 | 0,92 |
| PT. Lippo Life Assurance 2020 | 27.305 | 42.285 | 0,65 |
| PT. Lippo Life Assurance 2021 | 79.691 | 64.788 | 1,23 |
| PT. Lippo Life Assurance 2022 | 31.400 | 58.174 | 0,54 |
| PT. Lippo Life Assurance 2023 | 50.344 | 85.224 | 0,59 |
| 14 | PT. Bhinneka Life Indonesia 2019 | 640.605 | 620.011 | 1,03 |
| PT. Bhinneka Life Indonesia 2020 | 619.257 | 546.737 | 1,13 |
| PT. Bhinneka Life Indonesia 2021 | 682.328 | 440.721 | 1,55 |
| PT. Bhinneka Life Indonesia 2022 | 708.665 | 584.478 | 1,21 |
| PT. Bhinneka Life Indonesia 2023 | 736.823 | 649.051 | 1,14 |
| 15 | PT. Asuransi Jiwa Nasional 2019 | 24.947 | 32.161 | 0,78 |
| PT. Asuransi Jiwa Nasional 2020 | 37.576 | 60.618 | 0,62 |
| PT. Asuransi Jiwa Nasional 2021 | 65.028 | 64.570 | 1,01 |
| PT. Asuransi Jiwa Nasional 2022 | 101.816 | 124.558 | 0,82 |
| PT. Asuransi Jiwa Nasional 2023 | 123.628 | 139.862 | 0,88 |
| 16 | PT. Victoria Alife Indonesia 2019 | 345.055 | 327.133 | 1,05 |
| PT. Victoria Alife Indonesia 2020 | 105.256 | 92.059 | 1,14 |
| PT. Victoria Alife Indonesia 2021 | 264.873 | 256.120 | 1,03 |
| PT. Victoria Alife Indonesia 2022 | 327.948 | 316.584 | 1,04 |
| PT. Victoria Alife Indonesia 2023 | 15.190 | 15.028 | 1,01 |
| 17 | PT. Chubb Life Insurance Indonesia 2019 | 694.302 | 1.055.765 | 0,66 |
| PT. Chubb Life Insurance Indonesia 2020 | 517.450 | 897.230 | 0,58 |
| PT. Chubb Life Insurance Indonesia 2021 | 599.473 | 847.254 | 0,71 |
| PT. Chubb Life Insurance Indonesia 2022 | 689.446 | 904.355 | 0,76 |
| PT. Chubb Life Insurance Indonesia 2023 | 999.185 | 1.988.034 | 0,50 |
| 18 | PT. PFI Mega Life Insurance 2019 | 404.633 | 755.197 | 0,54 |
| PT. PFI Mega Life Insurance 2020 | 532.123 | 789.147 | 0,67 |
| PT. PFI Mega Life Insurance 2021 | 672.596 | 937.744 | 0,72 |
| PT. PFI Mega Life Insurance 2022 | 225.846 | 533.931 | 0,42 |
| PT. PFI Mega Life Insurance 2023 | 537.989 | 614.444 | 0,88 |
| 19 | PT. Asuransi BRI Life 2019 | 4.261.565 | 5.053.848 | 0,84 |
| PT. Asuransi BRI Life 2020 | 5.209.954 | 5.679.454 | 0,92 |
| PT. Asuransi BRI Life 2021 | 5.728.968 | 6.350.989 | 0,90 |
| PT. Asuransi BRI Life 2022 | 6.883.964 | 8.043.613 | 0,86 |
| PT. Asuransi BRI Life 2023 | 6.635.705 | 7.900.431 | 0,84 |
| 20 | PT. AIA Financial 2019 | 10.927.029 | 12.555.415 | 0,87 |
| PT. AIA Financial 2020 | 11.278.048 | 13.157.765 | 0,86 |
| PT. AIA Financial 2021 | 10.287.232 | 13.244.006 | 0,78 |
| PT. AIA Financial 2022 | 5.663.958 | 10.484.190 | 0,54 |
| PT. AIA Financial 2023 | 8.218.484 | 9.368.790 | 0,88 |
| 21 | PT. Asuransi Allianz Life Indonesia 2019 | 7.340.025 | 11.854.055 | 0,62 |
| PT. Asuransi Allianz Life Indonesia 2020 | 10.667.554 | 15.149.378 | 0,70 |
| PT. Asuransi Allianz Life Indonesia 2021 | 12.456.194 | 17.613.762 | 0,71 |
| PT. Asuransi Allianz Life Indonesia 2022 | 9.976.089 | 13.388.119 | 0,75 |
| PT. Asuransi Allianz Life Indonesia 2023 | 11.885.756 | 14.517.110 | 0,82 |
| 22 | PT. AXA Mandiri Financial Services 2019 | 6.005.131 | 9.411.602 | 0,64 |
| PT. AXA Mandiri Financial Services 2020 | 5.265.664 | 11.098.356 | 0,47 |
| PT. AXA Mandiri Financial Services 2021 | 8.938.188 | 12.732.177 | 0,70 |
| PT. AXA Mandiri Financial Services 2022 | 11.935.046 | 12.094.894 | 0,99 |
| PT. AXA Mandiri Financial Services 2023 | 10.813.094 | 11.548.829 | 0,94 |
| 23 | PT. Asuransi Jiwa Generali Indonesia 2019 | 1.117.761 | 2.070.365 | 0,54 |
| PT. Asuransi Jiwa Generali Indonesia 2020 | 1.862.038 | 1.985.123 | 0,94 |
| PT. Asuransi Jiwa Generali Indonesia 2021 | 2.236.400 | 2.028.797 | 1,10 |
| PT. Asuransi Jiwa Generali Indonesia 2022 | 1.193.794 | 2.038.123 | 0,59 |
| PT. Asuransi Jiwa Generali Indonesia 2023 | 2.223.375 | 2.067.593 | 1,08 |
| 24 | PT. Great Eastern Life Indonesia 2019 | 1.469.254 | 2.086.625 | 0,70 |
| PT. Great Eastern Life Indonesia 2020 | 1.461.797 | 1.774.737 | 0,82 |
| PT. Great Eastern Life Indonesia 2021 | 2.112.187 | 2.179.338 | 0,97 |
| PT. Great Eastern Life Indonesia 2022 | 3.224.268 | 3.032.549 | 1,06 |
| PT. Great Eastern Life Indonesia 2023 | 2.985.006 | 3.676.222 | 0,81 |
| 25 | PT. Tokio Marine Life Insurance 2019 | 280.080 | 697.344 | 0,40 |
| PT. Tokio Marine Life Insurance 2020 | 242.808 | 538.344 | 0,45 |
| PT. Tokio Marine Life Insurance 2021 | 355.487 | 560.872 | 0,63 |
| PT. Tokio Marine Life Insurance 2022 | 394.157 | 626.310 | 0,63 |
| PT. Tokio Marine Life Insurance 2023 | 474.190 | 611.861 | 0,77 |
| 26 | PT. Asuransi Jiwa Manulife Indonesia 2019 | 6.929.222 | 8.047.756 | 0,86 |
| PT. Asuransi Jiwa Manulife Indonesia 2020 | 8.200.419 | 8.495.818 | 0,97 |
| PT. Asuransi Jiwa Manulife Indonesia 2021 | 9.606.197 | 12.079.159 | 0,80 |
| PT. Asuransi Jiwa Manulife Indonesia 2022 | 8.125.271 | 10.047.440 | 0,81 |
| PT. Asuransi Jiwa Manulife Indonesia 2023 | 10.095.361 | 9.457.931 | 1,07 |
| 27 | PT. Prudential Life Assurance 2019 | 15.683.814 | 22.276.152 | 0,70 |
| PT. Prudential Life Assurance 2020 | 12.534.027 | 20.686.011 | 0,61 |
| PT. Prudential Life Assurance 2021 | 16.439.789 | 20.327.342 | 0,81 |
| PT. Prudential Life Assurance 2022 | 16.491.183 | 19.281.361 | 0,86 |
| PT. Prudential Life Assurance 2023 | 17.708.911 | 19.360.326 | 0,91 |
| 28 | PT. BNI Life Insurance 2019 | 3.913.414 | 4.798.024 | 0,82 |
| PT. BNI Life Insurance 2020 | 3.335.302 | 4.569.564 | 0,73 |
| PT. BNI Life Insurance 2021 | 4.615.802 | 4.627.856 | 1,00 |
| PT. BNI Life Insurance 2022 | 4.444.006 | 4.917.637 | 0,90 |
| PT. BNI Life Insurance 2023 | 5.062.621 | 5.280.411 | 0,96 |
| 29 | PT. Asuransi Jiwa Sequis Life 2019 | 3.352.460 | 3.069.414 | 1,09 |
| PT. Asuransi Jiwa Sequis Life 2020 | 3.059.357 | 2.830.671 | 1,08 |
| PT. Asuransi Jiwa Sequis Life 2021 | 2.984.159 | 2.795.611 | 1,07 |
| PT. Asuransi Jiwa Sequis Life 2022 | 2.588.866 | 2.651.682 | 0,98 |
| PT. Asuransi Jiwa Sequis Life 2023 | 3.038.723 | 2.708.928 | 1,12 |
| 30 | PT. Panin Dai-Ichi Life 2019 | 2.900.328 | 3.757.149 | 0,77 |
| PT. Panin Dai-Ichi Life 2020 | 1.436.754 | 2.333.895 | 0,62 |
| PT. Panin Dai-Ichi Life 2021 | 1.431.007 | 2.137.619 | 0,67 |
| PT. Panin Dai-Ichi Life 2022 | 1.333.625 | 2.034.514 | 0,66 |
| PT. Panin Dai-Ichi Life 2023 | 1.336.822 | 1.974.767 | 0,68 |
| 31 | PT. Avrist Assurance 2019 | 2.814.433 | 2.991.195 | 0,94 |
| PT. Avrist Assurance 2020 | 880.841 | 1.061.253 | 0,83 |
| PT. Avrist Assurance 2021 | 710.077 | 613.512 | 1,16 |
| PT. Avrist Assurance 2022 | 980.038 | 794.288 | 1,23 |
| PT. Avrist Assurance 2023 | 639.358 | 675.385 | 0,95 |