

LAPORAN
STATISTIK
ASURANSI
Gempa Bumi
Indonesia

Per 31 Desember 2011



Indonesian Earthquake Insurance Statistic
As at 31 December 2011

PT Asuransi MAIPARK Indonesia

Kata Pengantar

Foreword

Dengan Hormat,

Sesuai dengan tujuan pendirian MAIPARK, MAIPARK selalu berupaya untuk memberikan pelayanan yang terbaik bagi Industri Asuransi Umum di Indonesia khususnya mengenai statistik dan pengetahuan risiko gempa bumi.

Dukungan dari seluruh perusahaan asuransi umum sangat berarti bagi kami dalam upaya pengembangan Laporan Statistik ini.

Kami berharap Laporan Statistik ini dapat memberikan manfaat tidak hanya bagi perusahaan yang menangani asuransi gempa bumi, namun juga bagi industri asuransi umum di Indonesia.

Hormat kami,

Dear Sir / Madam,

In line with the purpose of MAIPARK establishment, MAIPARK always strive to provide the best service for General Insurance Industry in Indonesia particularly regarding statistic and knowledge of Earthquake risks.

Support from the General Insurance Industry will be meaningful to us in order to improve this Statistic Report.

We hope this Statistic Report will be beneficial not only to the insurance companies which write earthquake insurance but also to the whole general insurance industry in Indonesia.

Sincerely,



Frans Y. Sahusilawane
President Director

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1. Statistik dibuat berdasarkan *Underwriting Year* yang tercatat sampai dengan posisi 31 Desember 2011.
2. Sesi Limit
 - 2.1. Limit Sesi atas setiap risiko (*any one risk*) untuk gabungan kerugian fisik dan gangguan usaha adalah sebagai berikut :
 - 2.1.1 Untuk daerah Jawa Barat, Banten dan DKI : 5% (lima prosen) dari jumlah seluruh pertanggungan (*total sum insured*) maksimum USD 2,500,000.00 (dua juta lima ratus ribu Dollar Amerika) atas setiap risiko, setiap perusahaan asuransi atau penerbit polis.
 - 2.1.2 Untuk daerah Indonesia lainnya 25% (dua puluh lima prosen) dari jumlah seluruh pertanggungan (*total sum insured*) maksimum USD 2,500,000.00 (dua juta lima ratus ribu Dollar Amerika) atas setiap risiko setiap perusahaan asuransi atau penerbit polis.
 - 2.2. Yang dimaksud dengan setiap risiko (*anyone risk*) adalah akumulasi (*aggregate*) jumlah harga pertanggungan seluruh risiko pada lokasi yang sama untuk masing-masing perusahaan asuransi. Definisi setiap risiko atau setiap lokasi ditentukan oleh
 1. *Statistic Report* is based on *Underwriting Year* basis, which is recorded as at 31 December 2011.
 2. *Cession Limit*
 - 2.1. *Cession Limit* of any one risk for the combined material damage and business interruption are as follows :
 - 2.1.1 For West Java, Banten and DKI: 5% (five percent) of the total sum insured, being a maximum of USD 2,500,000.00 (two million five hundred thousand U.S. Dollars) for any one risk, each insurance company or policy issuer
 - 2.1.2. For other Indonesia areas are 25% (twenty five percent) of total sum insured, maximum of USD 2,500,000.00 (two million five hundred thousand U.S. USD 2,500,000.00 (two million five hundred thousand U.S. Dollars) for each risk, each insurance company or policy issuer.
 - 2.2. *Anyone risk* is the accumulation (*aggregate*) of total sum insured of all risks at the same location for each insurance company. The definition of anyone risk or any location is specified by the insurer or policy issuer in accordance with the fire underwriting policy.

perusahaan asuransi dalam *underwriting* polis kebakaran.

2.3 Dalam hal penutupan secara *First Loss Basis / Sub-limit*, jumlah yang disesikan sebagaimana diatur dalam butir 2.1 diatas, dikalikan prosentase *First Loss Scale*.

2.4 Untuk risiko yang ditutup secara ko-asuransi, jumlah maksimum sesi dari semua anggota ko-asuransi adalah sesuai dengan ketentuan yang diatur dalam 2.1 diatas. Sesi masing-masing perusahaan adalah proporsional sebanding sahamnya dalam ko-asuransi.

Dalam hal terdapat penutupan lain selain polis ko-asuransi tersebut pada obyek pertanggungan yang sama, perusahaan asuransi tetap dapat mensesikan risiko dimaksud, dengan catatan jumlah seluruh sesi perusahaan asuransi bersangkutan tidak melebihi ketentuan yang diatur pada butir 2.1.

3. Tarif Premi Asuransi Gempa Bumi Indonesia

- 3.1. Penutupan *Full Value Basis* mengaplikasikan Tarif Premi Standar Gempa Bumi Indonesia (lampiran 2)
- 3.2. Penutupan *First Loss / Sub Limit Basis* mengaplikasikan standar *First Loss Scale* (lampiran 3)
- 3.3. Perhitungan premi untuk penutupan kurang dari 12 (dua belas) bulan diberlakukan skala premi jangka pendek (lampiran 4)
- 3.4. Untuk perhitungan premi *Business Interruption* diberlakukan *Indemnity Period Scale* (lampiran 5)

2.3 In *First Loss Basis / Sub Limit* policies, the amount ceded is stipulated in point 2.1 above, then multiplied by the percentage of *First Loss Scale*.

2.4 For risks which are covered by co-insurance, the maximum cession from all members of coinsurance is stipulated in point 2.1 above. Each ceding company cedes proportionally depending on its co-insurance share.

If there are policies other than co-insurance policy on the same insured object, the insurer is still able to cede such risk subject to total insurance company's cession not exceeding the provision in point 2.1

3. Indonesian Standard Earthquake Premium Tariff

- 3.1. For the coverage of *Full Value Basis*, apply Indonesian Standard Earthquake Premium Tariff (attachment 2).
- 3.2. For the *First Loss / Sub Limit Basis* coverage apply standard *First Loss Scale* (attachment 3).
- 3.3. Premium calculation for short period coverage is based on Short Period Scale (attachment 4).
- 3.4. Premium calculation for business interruption is based on *Indemnity Period Scale* (attachment 5)

4. Obyek Pertanggungan

4.1 Obyek pertanggungan yang dapat disesikan adalah obyek pertanggungan asuransi kebakaran berupa :

4.1.1. Kerusakan Fisik :

- Bangunan
- Pondasi
- Penggalian dan Sejenisnya
- Persediaan Barang
- Lain-lain

4.1.2 Gangguan Usaha :

- Keuntungan Bruto
- Upah
- Kenaikan Biaya Operasional
- Lain-lain

4.2 Penutupan sebagaimana dimaksud pada butir 4.1. adalah yang ditutup secara langsung (*direct business*) termasuk konsolidasi. Penutupan tidak langsung (*indirect business / reasuransi*) tidak dapat disesikan.

5. Pelaporan Bordero

Pelaporan bordero dilakukan setiap bulannya untuk semua risiko yang ditutup pada bulan yang bersangkutan dan sudah harus diterima selambat-lambatnya pada akhir bulan berikutnya.

4. *Insured Object*

4.1. *Insured object which can be ceded is fire insurance object such as :*

4.1.1. *Material damage :*

- *Building*
- *Foundation*
- *Excavation and the like*
- *Stock*
- *Others*

4.1.2. *Business Interruption*

- *Gross Profit*
- *Wages*
- *Increase in cost of working*
- *Others*

4.2. *Insured object referred in point 4.1 is direct business, including coinsurance. Indirect business / reinsurance cannot be ceded.*

5. *Bordereaux Submission*

Bordereaux submission is on a monthly basis for all risks underwritten in the month concerned and should be received by the end of the following month at the latest.

Ikhtisar Statistik Asuransi Gempa Bumi Indonesia 2011

Statistic Overview of Indonesia Earthquake Insurance 2011

A. Umum

Perekonomian Indonesia pada tahun 2011, sebagaimana diukur dari pendapatan Domestik Bruto (PDB), meningkat sebesar 15,6% dari Rp. 6.422,9 triliun ditahun 2010 menjadi Rp. 7.427,1 triliun di tahun 2011.

B. Struktur Pasar

Berdasarkan data Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK) pada Buku Perasuransian Indonesia Tahun 2011, terdapat 85 perusahaan asuransi umum yang memiliki izin beroperasi di Indonesia.

C. Premi Bruto

Sampai dengan 31 Desember 2011, premi bruto asuransi gempa bumi *Underwriting Year 2007* adalah sebesar Rp. 4.860,2 miliar. Premi bruto untuk *Underwriting Year 2008* tercatat Rp 1.956,9 miliar, sedangkan untuk *Underwriting Year 2009* adalah Rp. 2.529,1 miliar. Untuk *Underwriting Year 2010* dan 2011 adalah Rp. 1.993,9 miliar dan Rp. 1.779,7 miliar. Angka – angka ini akan terus bergerak naik terutama untuk *Underwriting Year 2010* dan 2011.

A. General

Indonesian economic in 2011, as measured by Gross Domestic Product (GDP), increased by 15.6% from Rp. 6,422.9 trillion in 2010 to Rp. 7,427.1 trillion in 2011.

B. Market Structure

Based on Capital Market data and Financial Institution Supervisory Agency (Bapepam-LK) in the Book of Indonesian Insurance 2011, there are 85 general insurers having operating licenses in Indonesia.

C. Gross Premium

As at 31 December 2011, earthquake gross premium for Underwriting Year 2007 was Rp. 4,860.2 billion. Gross premium for Underwriting Year 2008 was recorded Rp 1.956.9 billion, while for Underwriting Year 2009 was Rp. 2,529.1 billion. For Underwriting Year 2010 and 2011 were Rp. 1,993.9 billion and Rp 1,779.7 billion. Those figures would certainly increase especially for Underwriting Year 2010 and 2011.

Dari *Underwriting Year* 2007 sampai *Underwriting Year* 2011, prosentase okupasi Industrial selalu berada pada posisi pendapatan tertinggi dibanding 3 (tiga) okupasi lainnya (Agrikultural, Komersial, Residensial), yaitu di atas 30% dari total premi.

Meskipun okupasi Komersial, Residensial dan Agrikultural tidak memberikan kontribusi premi sebesar okupasi Industrial, namun ketiga okupasi tersebut memperlihatkan pertumbuhan premi yang cukup signifikan. Hal ini terlihat terutama pada premi okupasi Residensial *Underwriting Year* 2009 yang meningkat sebesar 17.2% dibanding *Underwriting Year* 2008.

Tabel 1.1 di bawah ini menyajikan rincian premi bruto berdasarkan jenis okupasi dari *Underwriting Year* 2007 - *Underwriting Year* 2011.

From Underwriting Year 2007 to Underwriting Year 2011, Industrial occupation always has the biggest percentage income compared to 3 (three) remaining occupations (Agricultural, Commercial, Residential), that is 30% from premium total.

Although occupation of Commercial, Residential and Agricultural do not contribute premium as much as Industrial occupation, those three occupation show significant premium growth. In this case, the premium under Residential occupation in Underwriting Year 2009 is increased by 17.2% compare to Underwriting Year 2008.

The table 1.1 below presents the details of gross premium based on occupation from Underwriting Year 2007 to Underwriting Year 2011.

Tabel 1.1 Premi Bruto dan Rasio Berdasar Okupasi per 31 Desember 2011

Table 1.1 Gross Premium and Ratio By Occupation as at 31 December 2011

Dalam Jutaan Rupiah
In Million Rupiah

Underwriting Year	Okupasi							Total
	Agrikultural / Agricultural		Komersial / Commercial		Industrial / Industrial		Residensial / Residential	
2007	12,230.17	0.25%	332,151.84	6.83%	1,462,353.18	30.09%	3,053,481.39	62.83% 4,860,216.59
2008	15,423.44	0.79%	413,943.57	21.15%	1,328,870.63	67.91%	198,661.93	10.15% 1,956,899.57
2009	12,346.11	0.49%	403,660.89	15.96%	1,880,240.31	74.34%	232,829.14	9.21% 2,529,076.45
2010	19,407.97	0.97%	413,449.79	20.74%	1,229,673.79	61.67%	331,427.26	16.62% 1,993,958.81
2011	15,003.58	0.84%	575,265.55	32.32%	969,972.45	54.50%	219,532.81	12.33% 1,779,774.38

Jumlah Premi Bruto Asuransi Umum Tahun 2011 berdasarkan Analisa Laporan Publikasi Keuangan Perusahaan Asuransi Umum dan Reasuransi yang diterbitkan oleh Asosiasi Asuransi Umum Indonesia (AAUI) mencapai Rp. 29,6 triliun tumbuh sebesar 18% dibanding tahun sebelumnya yaitu sebesar Rp. 25,1 triliun. Sedangkan di periode yang sama, jumlah Premi Asuransi Gempa Bumi *Underwriting Year* 2011 tercatat sebesar Rp. 1,78 triliun.

Kontribusi premi asuransi gempa bumi terhadap Produk Domestik Bruto (PDB) sebagaimana dicerminkan oleh rasio antara premi bruto terhadap PDB pada Tahun 2011 sebesar 0,024 %.

Tabel 1.2 dibawah ini menggambarkan rasio antara premi bruto asuransi gempa bumi terhadap PDB Indonesia dari tahun 2007 sampai dengan tahun 2011

The gross premium collected by general insurance in 2011 based on General Insurance and Reinsurance Financial Publication Analyzing Report which is published by The General Insurance Association of Indonesia (AAUI) reached Rp. 29.6 trillion, increased by 18% compared to the previous year figure Rp. 25.1 trillion. At the same period, earthquake gross premium for Underwriting Year 2011 was Rp. 1.78 trillion.

The contribution of earthquake insurance premium to Gross Domestic Product (GDP) in 2011, as measured by the ratio of gross premium to GDP in 2011 was 0.024%.

Table 1.2 below shows the ratio of gross premium relative to Indonesian GDP from 2007 to 2011.

Tabel 1.2 Rasio Premi Bruto Asuransi Gempa Bumi Indonesia dan Produk Domestik Bruto 2007 - 2011
Table 1.2 Ratio of Earthquake Insurance Gross Premium and Gross Domestic Product 2007 - 2011

Tahun Year	Premi Asuransi Gempa Bumi <i>Earthquake Insurance Premium</i> Jumlah / Total (a)	Produk Domestik Bruto <i>Gross Domestic Product</i> Jumlah / Total (b)	Dalam Triliun Rupiah <i>In Trillion Rupiah</i> Ratio % a / b
	1) 1)	2) 2)	Ratio
2007	0.95	3,950.9	0.024%
2008	1.11	4,951.3	0.022%
2009	1.04	5,603.8	0.019%
2010	1.25	6,422.9	0.020%
2011	1.78	7,427.1	0.024%

Sumber / Sources

- 1) Data MAIPARK / *MAIPARK data*
- 2) Data BAPEPAM / *BAPEPAM data*

D. Jumlah Risiko

Tabel 1.3 dibawah ini menyajikan jumlah risiko pada *Underwriting Year* 2007 hingga *Underwriting Year* 2011 yang tercatat sampai dengan 31 Desember 2011.

D. Number of Risks

Table 1.3 below shows the number of risks from Underwriting Year 2007 to Underwriting Year 2011 recorded until 31 December 2011.

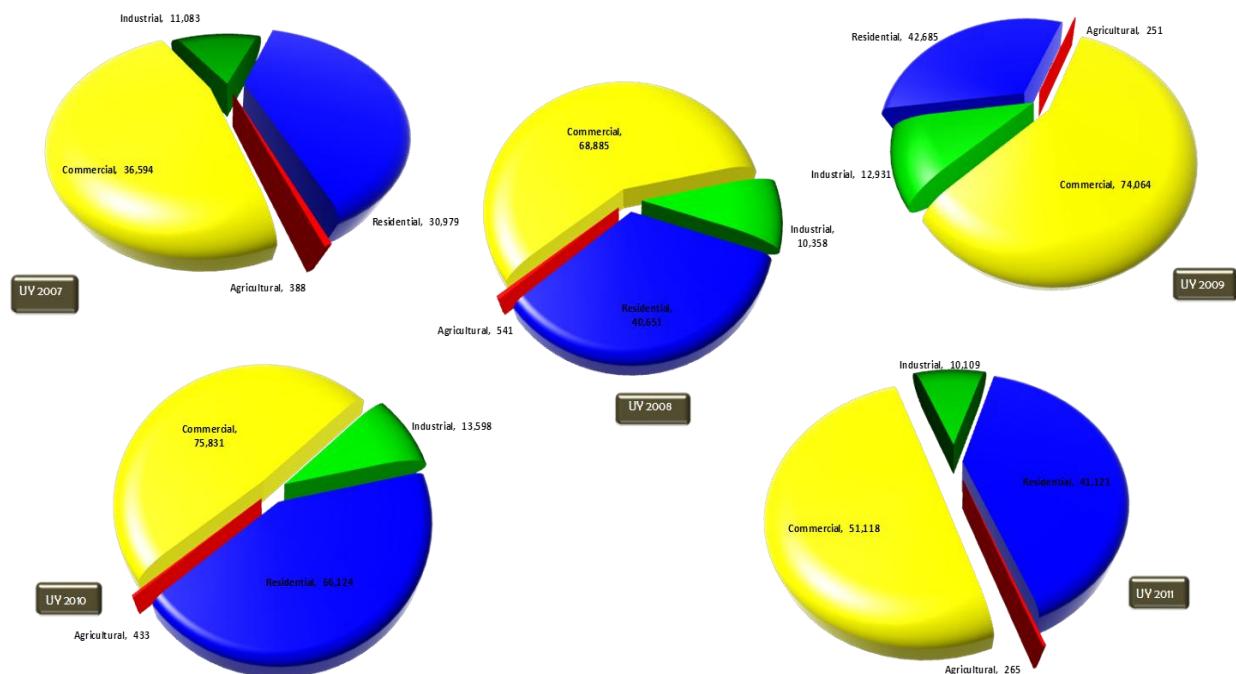
Tabel 1.3 Jumlah Risiko Berdasarkan Okupasi per 31 Desember 2011

Table 1.3 Number of Risk By Occupation as at 31 December 2011

Occupation Okupasi	U/Y 2007			U/Y 2008			U/Y 2009			U/Y 2010			U/Y 2011		
		Jumlah / Total	%		Jumlah / Total	%		Jumlah / Total	%		Jumlah / Total	%		Jumlah / Total	%
Agricultural / Agricultural A	388	0,49%		541	0,45%		251	0,19%		433	0,28%		265	0,26%	
Komersial / Commercial C	36.594	46,30%		68.885	57,20%		74.064	57,00%		75.831	48,61%		51.118	49,82%	
Industrial / Industrial I	11.083	14,02%		10.358	8,60%		12.931	9,95%		13.598	8,72%		10.109	9,85%	
Residensial / Residential R	30.979	39,19%		40.651	33,75%		42.685	32,85%		66.124	42,39%		41.121	40,07%	
Jumlah / Total	79.044	100,00%		120.435	100,00%		129.931	100,00%		155.986	100,00%		102.613	100,00%	

Grafik 1.1 Jumlah Risiko Berdasarkan Okupasi per 31 Desember 2011

Graph 1.1 Number of Risks by Occupation as at 31 December 2011



Jumlah risiko terbesar untuk setiap *Underwriting Year*, dalam hal ini dari *Underwriting Year* 2007 sampai dengan *Underwriting Year* 2011 ada pada okupasi Komersial, yaitu selalu berada pada rasio diatas 46% dari total risiko. Kemudian diikuti oleh okupasi Residensial sebesar 32%.

Jika terdapat asosiasi antara kontribusi premi dengan banyaknya risiko maka belum tentu asosiasi tersebut berbentuk linear dan positif. Hal ini dibuktikan dengan apabila melihat dari premi bruto tertinggi berada di okupasi industrial sedangkan banyak risiko tertinggi berada pada okupasi komersial.

The highest number of risks for each Underwriting Year, in this case from Underwriting Year 2007 to Underwriting Year 2011, is under Commercial occupation, which is always on the ratio above 46% from the total risk. Then, it is followed by Residential occupation, that is 32%.

If there is any association between the premium contribution and the number of risks then the association is not necessarily linear nor positive. This is proved which the highest gross premium is on the industrial occupation while the highest total risk is under commercial occupation.

E. Incurred Claim

Berdasarkan table 1.4 di bawah ini frekuensi klaim gempa bumi paling banyak terjadi di *Underwriting Year* 2009 yaitu sebanyak 1.982 klaim dan didominasi okupasi Komersial sebanyak 1.037 klaim. Hal ini disebabkan oleh kejadian 2 (dua) gempa bumi yang terbesar di 2009 yaitu Gempa Bumi Pariaman pada tanggal 30 September 2009 dengan kekuatan 7,6 S.R dan Gempa Bumi Tasikmalaya pada tanggal 2 September 2009 dengan kekuatan 7,0 S.R

E. Incurred Claim

Based on table 1.4 below, the highest earthquake claim frequency occurred in underwriting year 2009 is 1,982 claims and it was dominated by Commercial occupation of 1,037 claims. It was caused by 2 (two) biggest Earthquakes in 2009 namely Pariaman Earthquake on 30 September 2009 with a magnitude of 7.6 S.R and Tasikmalaya Earthquake on 2nd September 2009 with a magnitude of 7.0 S.R

Tabel 1.4 Frekwensi Klaim Berdasarkan Okupasi per 31 Desember 2011

Table 1.4 Claim Frequency By Occupation as at 31 December 2011

Okupasi Occupation		<i>Underwriting Year</i>				
		2007	2008	2009	2010	2011
Agrikultural / Agricultural	A	2	0	27	0	0
Komersial / Commercial	C	191	485	1,037	26	35
Industrial / Industrial	I	6	20	22	1	0
Residensial / Residential	R	110	266	896	8	7
Jumlah / Total		309	771	1,982	35	42

Dengan melihat Tabel 1.5 tampak bahwa jumlah klaim terbesar juga berada pada *Underwriting Year* 2009. Klaim yang terbesar adalah pada okupasi Komersial, yaitu 90,42% dari total klaim di *Underwriting Year* 2009 atau sebesar Rp. 949,2 miliar.

Looking at table 1.5 below, it shows that the largest claim is also in the Underwriting Year 2009. The largest claim is under Commercial occupation that is 90.42% of the total claim in Underwriting Year 2009 or Rp. 949.2 billion.

Tabel 1.5 Klaim Berdasarkan Okupasi per 31 Desember 2011

Table 1.5 Claim By Occupation as at 31 December 2011

Dalam Rupiah
In Rupiah

Okupasi <i>Occupation</i>	Underwriting Year										
	2007		2008		2009		2010		2011		
	Jumlah / Amount	%	Jumlah / Amount	%	Jumlah / Amount	%	Jumlah / Amount	%	Jumlah / Amount	%	
Agrikultural / Agricultural	A	228.307.015,00	0,28%	0,00	0,00%	14.121.331.194,64	1,35%	0,00	0,00%	0,00	0,00%
Komersial / Commercial	C	76.702.392.630,83	94,74%	306.139.176.526,54	81,99%	949.213.123.119,11	90,42%	38.299.621.942,28	95,62%	17.548.591.992,50	98,42%
Industrial / Industrial	I	1.080.573.001,00	1,33%	38.042.564.789,15	10,19%	4.222.496.423,15	0,40%	1.400.000.000,00	3,50%	0,00	0,00%
Residensial / Residential	R	2.948.305.304,73	3,64%	29.192.452.716,11	7,82%	82.190.338.551,80	7,83%	353.484.375,00	0,88%	282.187.500,00	1,58%
Jumlah / Total		80.959.577.951,56	100,00%	373.374.194.031,80	100,00%	1.049.747.289.288,70	100,00%	40.053.106.317,28	100,00%	17.830.779.492,50	100,00%

Tabel 1.6 di bawah ini menyajikan beberapa kejadian Gempa Bumi Tahun 2011 yang tercatat sampai dengan 31 Desember 2011.

Klaim yang terbesar di tahun 2011 yaitu sebesar Rp. 12,1 milyar, terutama disebabkan oleh Gempa Bumi Nusa Dua yang terjadi pada tanggal 13 Oktober 2011.

Table 1.6 below shows earthquake events occurred in 2011 and the corresponding incurred claims as at 31 December 2011.

The largest claim in 2011 that is Rp. 12.1 billion, mainly caused by Nusa Dua Earthquake which occurred on 13 October 2011.

Tabel 1.6 Gempa Bumi di 2011 dan Incurred Claim per 31 Desember 2011

Table 1.6 Earthquake in 2011 and Incurred Claim in as at 31 December 2011

Kejadian <i>Event</i>	Tanggal Kejadian <i>Date of Loss</i>	Klaim <i>Claim</i>	in IDR
PALU	8-Jan-11		13,717,280.00
NUSADUA	8-Feb-11		84,375,000.00
MASABA	15-Feb-11		100,000,000.00
SUKABUMI	21-Mar-11		37,327,390.00
TARUTUNG	14-Jun-11		175,000,000.00
SIBOLGA	6-Sep-11		6,428,379,437.00
NUSADUA	13-Oct-11		12,056,739,192.00



National Aggregate Exposure By Cresta Zone

As At 31/12/2011

Table 2.1

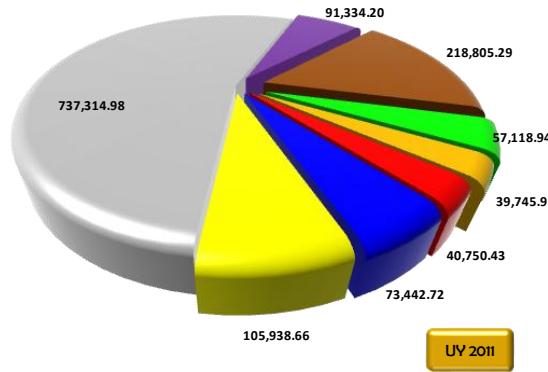
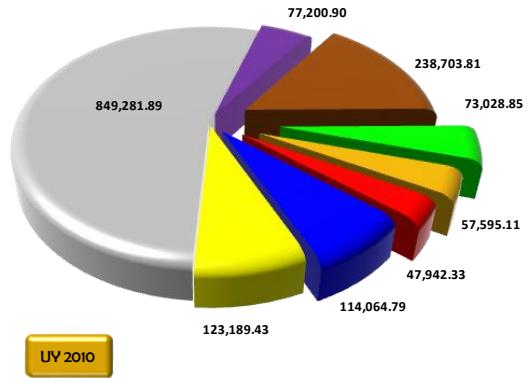
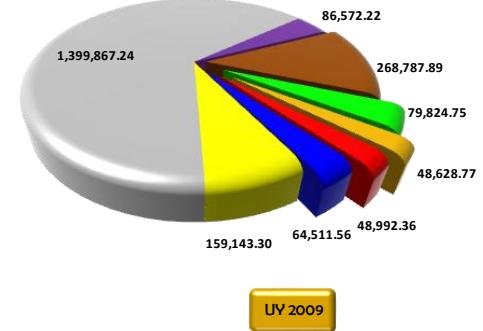
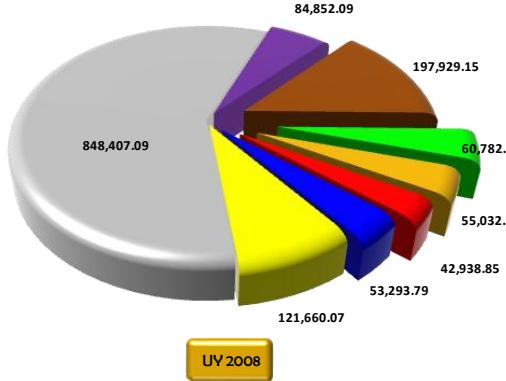
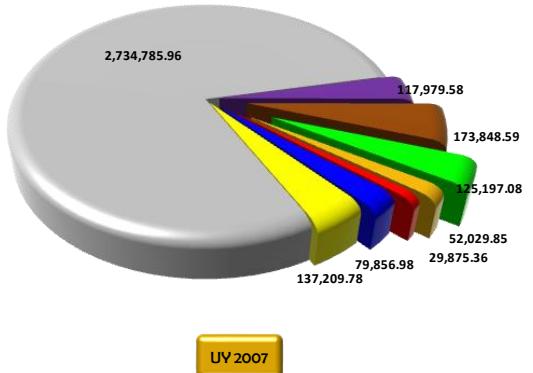
in IDR

Cresta Zone	U/Y 2007		U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	
BANDA ACEH	1.1	20,946,054,351,387.80	0.61	1,116,211,740,910.66	0.08	1,155,885,530,469.51	0.05	3,360,386,043,919.62	0.21	3,927,649,221,335.19	0.29
MEDAN	1.2	35,748,640,948,990.30	1.04	40,282,802,518,410.60	2.75	41,713,674,585,683.40	1.93	45,002,609,728,269.50	2.85	33,764,776,378,238.10	2.47
OTHERS	1.3	23,162,282,906,376.40	0.67	11,894,779,345,804.90	0.81	21,642,003,874,169.30	1.00	65,701,797,681,248.20	4.16	35,750,289,720,356.60	2.62
NORTH SUMATERA	1	79,856,978,206,754.40	2.31	53,293,793,605,126.10	3.64	64,511,563,990,322.20	2.99	114,064,793,453,437.00	7.21	73,442,715,319,929.90	5.38
PADANG	2.1	4,191,852,963,538.16	0.12	10,757,900,077,056.60	0.73	46,919,702,839,985.40	2.18	17,923,294,323,510.40	1.13	8,275,478,149,261.33	0.61
PALEMBANG	2.2	32,856,242,160,273.90	0.95	8,697,498,739,338.20	0.59	19,057,657,902,169.20	0.88	12,553,803,237,587.80	0.79	8,948,945,482,407.16	0.66
OTHERS	2.3	100,161,685,395,075.00	2.90	102,204,668,202,299.00	6.98	93,165,939,402,251.00	4.32	92,712,332,593,331.50	5.86	88,714,238,690,120.10	6.50
SOUTH SUMATERA	2	137,209,780,518,887.00	3.98	121,660,067,018,694.00	8.31	159,143,300,144,406.00	7.38	123,189,430,154,430.00	7.79	105,938,662,321,789.00	7.76
JAKARTA	3.1	2,175,290,534,067,790.00	63.04	281,231,584,948,720.00	19.20	292,434,817,959,014.00	13.56	286,129,789,861,070.00	18.10	354,370,158,095,215.00	25.97
BANDUNG	3.2	29,154,598,099,365.80	0.84	34,131,437,576,122.70	2.33	7,485,772,106,457.18	0.35	5,958,694,482,504.00	0.38	3,230,669,557,325.68	0.24
OTHERS	3.3	530,340,823,647,994.00	15.37	533,044,066,790,047.00	36.39	1,099,946,650,354,870.00	51.01	557,193,401,898,733.00	35.24	379,714,154,446,750.00	27.83
WEST JAVA	3	2,734,785,955,815,150.00	79.25	848,407,089,314,889.00	57.92	1,399,867,240,420,340.00	64.92	849,281,886,242,308.00	53.72	737,314,982,099,292.00	54.04
SEMARANG	4.1	23,693,816,611,394.30	0.69	24,274,533,163,365.30	1.66	1,327,883,033,161.88	0.06	10,340,716,349,107.60	0.65	2,662,394,682,688.62	0.20
YOGYAKARTA	4.2	5,506,516,635,361.29	0.16	4,644,444,017,529.13	0.32	8,467,415,111,217.82	0.39	8,965,507,555,474.76	0.57	6,958,186,991,757.35	0.51
OTHERS	4.3	88,779,245,461,152.90	2.57	55,933,112,280,217.10	3.82	76,776,925,604,641.50	3.56	57,894,674,952,206.80	3.66	81,713,616,769,654.50	5.99
CENTRAL JAVA	4	117,979,578,707,908.00	3.42	84,852,089,461,111.50	5.79	86,572,223,749,021.20	4.01	77,200,898,856,789.10	4.88	91,334,198,444,100.50	6.69
SURABAYA	5.1	32,735,068,535,604.30	0.95	41,552,656,662,280.50	2.84	53,266,248,508,728.00	2.47	94,360,482,768,191.10	5.97	68,740,083,664,769.70	5.04
OTHERS	5.2	141,113,526,345,717.00	4.09	156,376,493,631,794.00	10.67	215,521,638,912,276.00	9.99	144,343,326,901,965.00	9.13	150,065,210,138,170.00	11.00
EAST JAVA	5	173,848,594,881,322.00	5.04	197,929,150,294,074.00	13.51	268,787,887,421,004.00	12.47	238,703,809,670,156.00	15.10	218,805,293,802,940.00	16.04
KALIMANTAN	6	125,197,081,315,589.00	3.63	60,782,856,769,157.90	4.15	79,824,746,152,980.20	3.70	73,028,850,329,409.20	4.62	57,118,937,911,527.20	4.19
UJUNG PANDANG	7.1	12,224,541,420,720.20	0.35	12,337,556,649,763.00	0.84	13,131,866,556,801.60	0.61	9,356,707,078,806.29	0.59	5,901,383,653,829.35	0.43
OTHERS	7.2	39,805,308,209,245.60	1.15	42,694,712,626,852.90	2.91	35,496,905,848,671.40	1.65	48,238,405,585,193.90	3.05	33,844,530,740,673.60	2.48
SULAWESI	7	52,029,849,629,965.80	1.51	55,032,269,276,616.00	3.76	48,628,772,405,473.00	2.26	57,595,112,664,000.20	3.64	39,745,914,394,502.90	2.91
OTHER ISLANDS	8	29,875,357,836,662.60	0.87	42,938,851,272,568.20	2.93	48,992,362,744,824.40	2.27	47,942,333,843,380.10	3.03	40,750,428,915,233.30	2.99
T O T A L		3,450,783,176,912,240.00	100.00	1,464,896,167,012,240.00	100.00	2,156,328,097,028,370.00	100.00	1,581,007,115,213,910.00	100.00	1,364,451,133,209,310.00	100.00

National Aggregate Exposure By Cresta Zone

As at 31 December 2011

(In Billion IDR)



- North Sumatera
- South Sumatera
- West Java
- Central Java
- East Java
- Kalimantan
- Sulawesi
- Other Islands



National Aggregate Exposure By Occupation

As At 31/12/2011

in IDR

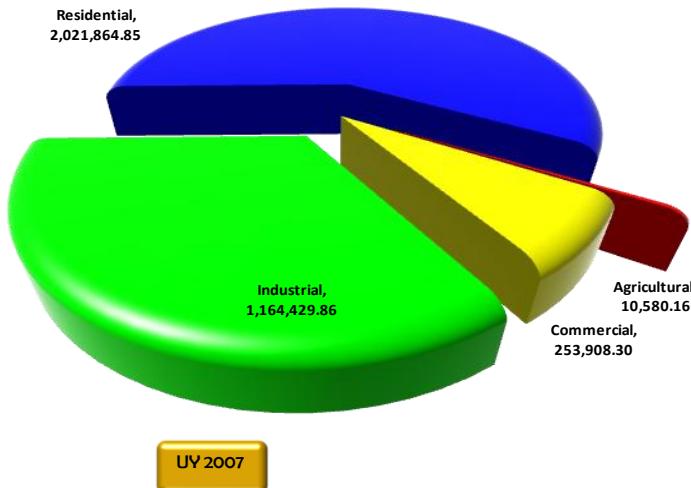
Table 2.2

Occupation	U/Y 2007		U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011	
	Amount	%								
AGRICULTURAL A	10,580,159,646,652.70	0.31	13,194,147,990,981.40	0.90	10,856,848,215,437.60	0.50	16,268,352,338,553.60	1.03	12,621,876,929,140.20	0.93
COMMERCIAL C	253,908,303,842,386.00	7.36	302,538,899,438,658.00	20.65	324,692,407,328,662.00	15.06	299,233,871,244,403.00	18.93	413,968,616,030,868.00	30.34
INDUSTRIAL I	1,164,429,859,626,930.00	33.74	1,010,828,848,993,600.00	69.00	1,647,230,107,360,170.00	76.39	1,018,371,095,156,720.00	64.41	790,903,090,181,498.00	57.96
RESIDENTIAL R	2,021,864,853,796,270.00	58.59	138,334,270,588,994.00	9.44	173,548,734,124,096.00	8.05	247,133,796,474,229.00	15.63	146,957,550,067,807.00	10.77
T O T A L	3,450,783,176,912,240.00	100.00	1,464,896,167,012,240.00	100.00	2,156,328,097,028,370.00	100.00	1,581,007,115,213,910.00	100.00	1,364,451,133,209,310.00	100.00

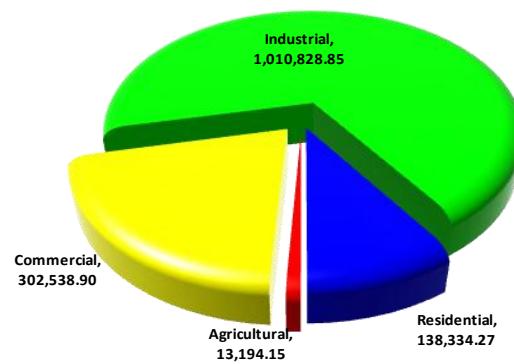
National Aggregate Exposure By Occupation

As at 31 December 2011

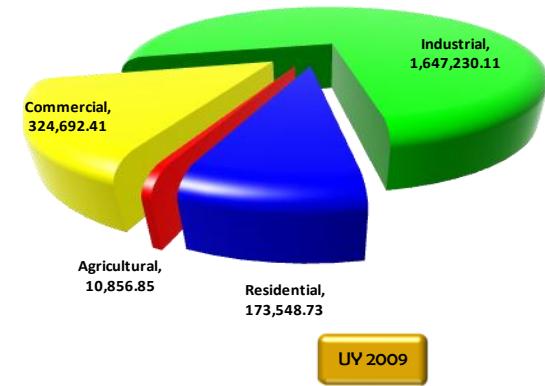
(In Billion IDR)



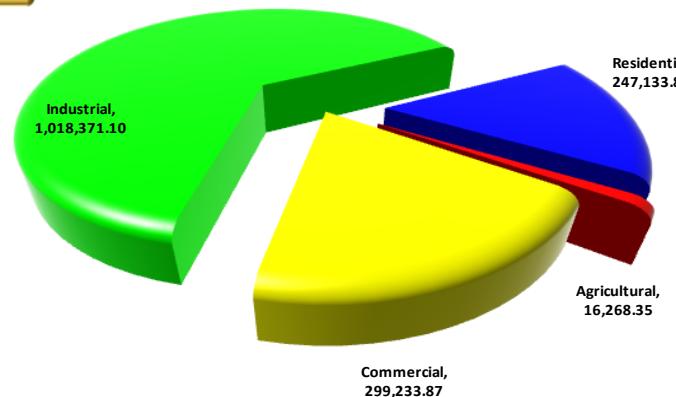
UV 2007



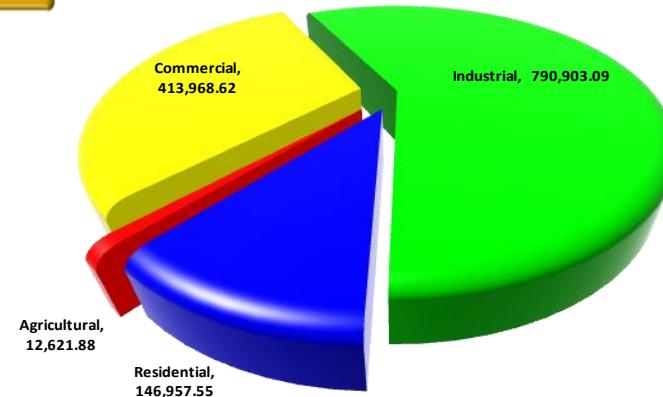
UV 2008



UV 2009



UV 2010



UV 2011



National Aggregate Exposure By Interest

As At 31/12/2011

Table 2.3

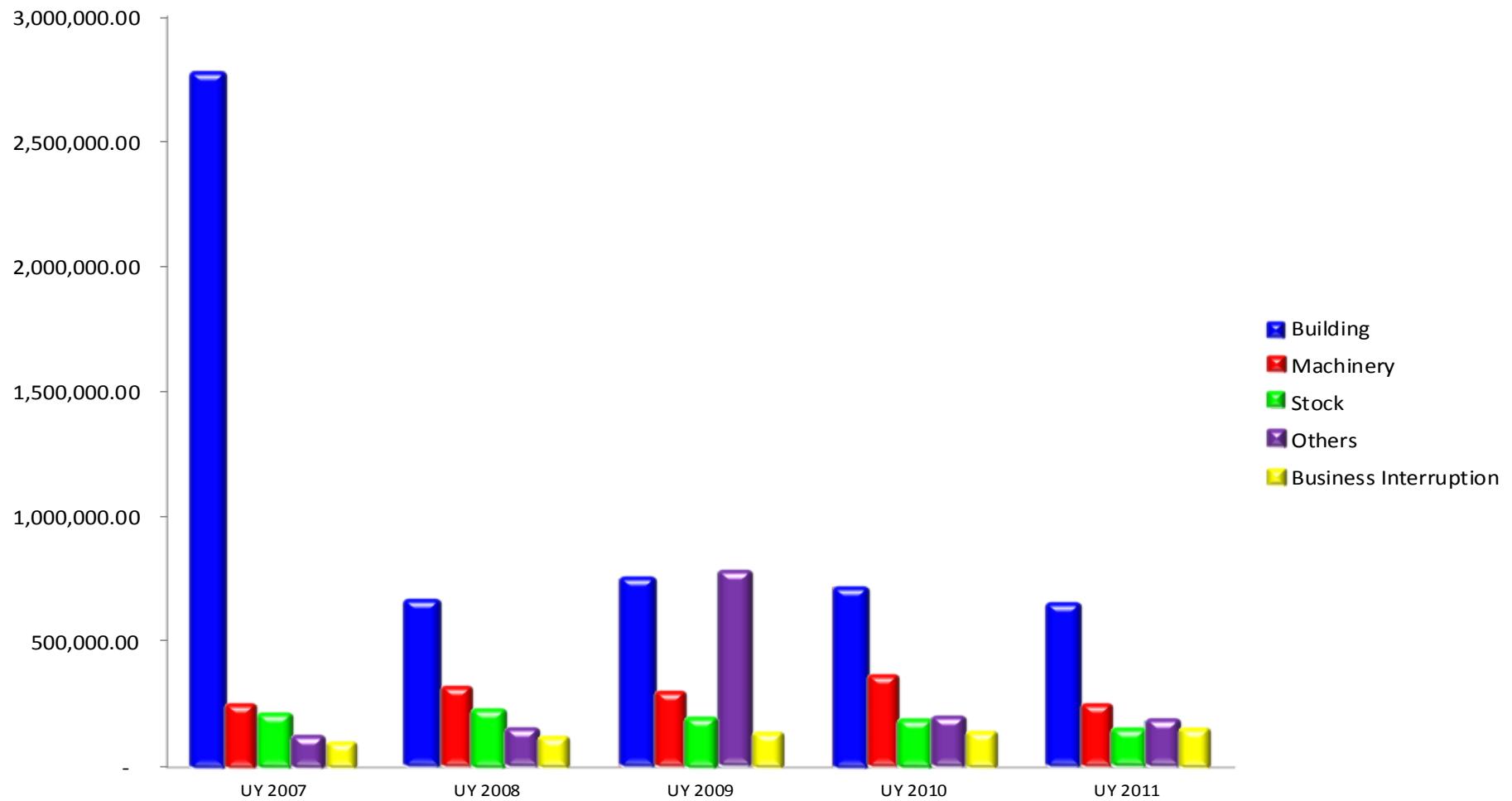
In IDR

Interest	U/Y 2007		U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011	
	Amount	%								
Building	2,782,627,782,669,920.00	80.64	663,443,517,245,253.00	45.29	755,087,719,250,823.00	35.02	721,147,201,035,219.00	45.61	645,091,789,291,634.00	47.28
Machinery	247,551,668,773,754.00	7.17	313,146,498,865,169.00	21.38	299,444,146,551,928.00	13.89	358,621,969,591,429.00	22.68	243,269,576,840,617.00	17.83
Others	206,383,844,772,498.00	5.98	227,801,990,683,564.00	15.55	192,205,473,456,859.00	8.91	176,534,261,726,599.00	11.17	148,790,004,416,389.00	10.90
Stock	122,621,030,278,696.00	3.55	155,874,425,828,692.00	10.64	778,288,922,070,560.00	36.09	199,289,822,952,644.00	12.61	184,771,017,918,928.00	13.54
Business Interruption	91,598,850,417,374.80	2.65	104,629,734,389,558.00	7.14	131,301,835,698,199.00	6.09	125,413,859,908,018.00	7.93	142,528,744,741,747.00	10.45
T O T A L	3,450,783,176,912,240.00	100.00	1,464,896,167,012,240.00	100.00	2,156,328,097,028,370.00	100.00	1,581,007,115,213,910.00	100.00	1,364,451,133,209,310.00	100.00

National Aggregate Exposure Year By Interest

As at 31 December 2011

(In Billion IDR)





National Aggregate Exposure By Province

As At 31/12/2011

Table 2.4

In IDR

Province	U/Y 2007		U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011	
	Amount	%								
01. NAD	24,848,119,975,155.60	0.72	4,290,317,187,979.25	0.29	2,191,738,657,461.15	0.10	45,868,116,636,337.70	2.90	6,031,392,349,185.37	0.44
02. SUMATERA UTARA	55,008,858,231,598.90	1.59	49,003,476,417,146.90	3.35	62,319,825,332,861.00	2.89	68,196,676,817,099.60	4.31	67,411,322,970,744.50	4.94
03. SUMATERA BARAT	10,606,914,063,855.00	0.31	17,730,941,861,464.60	1.21	51,917,437,693,956.40	2.41	21,275,297,058,233.40	1.35	14,378,030,644,306.00	1.05
04. RIAU	57,001,922,176,917.10	1.65	38,883,549,284,266.30	2.65	23,784,482,045,177.90	1.10	32,250,208,350,987.60	2.04	24,599,732,128,490.80	1.80
05. JAMBI	2,177,341,977,911.76	0.06	4,652,608,320,964.74	0.32	4,292,463,320,302.53	0.20	5,063,484,226,369.38	0.32	5,555,674,453,951.24	0.41
06. SUMATERA SELATAN	47,384,899,896,626.70	1.37	29,405,510,961,669.20	2.01	34,460,508,955,682.40	1.60	26,287,918,615,188.50	1.66	17,855,776,212,158.20	1.31
07. BENGKULU	2,139,275,170,388.85	0.06	2,862,294,888,811.73	0.20	2,847,609,545,360.79	0.13	2,964,790,289,622.14	0.19	3,018,217,237,932.95	0.22
08. LAMPUNG	16,433,971,046,896.60	0.48	23,640,683,001,428.80	1.61	22,118,441,327,422.80	1.03	16,428,927,745,846.20	1.04	20,291,657,327,134.70	1.49
09. KEP BANGKA-BELITUNG	2,174,244,456,466,570.00	63.01	241,498,135,217,603.00	16.49	23,549,031,664,472.10	1.09	2,948,546,101,903.38	0.19	1,419,646,923,059.98	0.10
10. KEPULAUAN RIAU	261,923,417,064,245.00	7.59	417,031,928,711,798.00	28.47	36,880,753,818,732.20	1.71	15,970,257,766,279.20	1.01	18,819,927,394,754.70	1.38
11. JAKARTA	298,208,678,775,623.00	8.64	164,499,619,779,406.00	11.23	278,626,801,999,284.00	12.92	286,129,789,861,070.00	18.10	354,370,158,095,215.00	25.97
12. JAWA BARAT	113,025,816,307,233.00	3.28	89,741,081,073,816.40	6.13	927,727,741,438,962.00	43.02	385,112,455,575,669.00	24.36	252,343,696,230,863.00	18.49
13. JAWA TENGAH	174,291,098,074,106.00	5.05	144,134,507,149,254.00	9.84	76,517,659,354,264.30	3.55	66,912,386,188,185.40	4.23	83,276,972,984,675.10	6.10
14. DIY	1,798,803,839,547.29	0.05	2,077,079,902,854.16	0.14	9,435,220,297,568.88	0.44	10,288,512,668,603.70	0.65	8,057,225,459,425.44	0.59
15. JAWA TIMUR	3,867,990,051,227.63	0.11	61,095,815,794,083.30	4.17	265,959,401,441,051.00	12.33	238,703,809,670,156.00	15.10	218,805,293,802,940.00	16.04
16. BANTEN	11,481,508,465,705.10	0.33	29,919,727,170,855.70	2.04	158,522,117,549,885.00	7.35	178,039,640,805,569.00	11.26	130,601,127,773,213.00	9.57
17. BALI	108,341,826,679,695.00	3.14	51,300,770,607,770.30	3.50	40,306,654,467,569.10	1.87	38,073,694,735,130.90	2.41	32,772,278,105,362.80	2.40
18. NUSA TENGGARA BARAT	21,049,754,666,960.70	0.61	28,856,280,053,897.80	1.97	3,503,081,962,155.78	0.16	2,854,939,365,449.17	0.18	2,050,102,030,426.78	0.15
19. NUSA TENGGARA TIMUR	3,462,405,534,461.99	0.10	1,914,075,420,361.50	0.13	765,808,171,864.34	0.04	878,693,027,056.44	0.06	1,052,401,973,128.50	0.08
20. KALIMANTAN BARAT	463,852,708,894.56	0.01	1,114,461,989,199.07	0.08	3,934,122,530,739.52	0.18	4,064,934,246,504.32	0.26	3,110,136,622,206.81	0.23
21. KALIMANTAN TENGAH	3,771,946,564,697.26	0.11	3,569,224,728,240.06	0.24	3,417,436,016,891.93	0.16	9,657,116,586,523.51	0.61	7,137,901,589,087.45	0.52
22. KALIMANTAN SELATAN	29,337,875,002,465.80	0.85	31,511,526,704,934.80	2.15	14,212,010,659,548.80	0.66	14,018,737,235,307.40	0.89	12,072,179,654,545.70	0.88
23. KALIMANTAN TIMUR	18,704,782,956,229.00	0.54	8,593,635,160,891.60	0.59	55,820,408,075,866.20	2.59	45,288,062,261,074.00	2.86	34,798,720,045,687.30	2.55
24. SULAWESI UTARA	336,568,304,138.57	0.01	1,236,932,031,231.48	0.08	7,082,184,740,469.35	0.33	7,282,692,958,892.90	0.46	8,445,322,042,594.93	0.62
25. SULAWESI TENGAH	947,500,020,420.67	0.03	876,448,961,036.77	0.06	1,200,465,351,863.90	0.06	1,246,100,454,379.68	0.08	1,107,836,596,487.78	0.08
26. SULAWESI SELATAN	3,827,071,507,150.59	0.11	6,848,975,601,540.73	0.47	20,170,912,862,299.80	0.94	17,173,572,014,393.30	1.09	16,905,325,139,690.40	1.24
27. SULAWESI TENGGARA	6,032,210,917,960.19	0.17	5,239,276,585,164.48	0.36	8,636,128,693,177.33	0.40	18,264,288,906,443.40	1.16	488,783,002,794.66	0.04
28. GORONTALO	-3,483,350,960.00	0.00	63,220,721,283.90	0.00	10,823,890,398,347.70	0.50	11,972,569,182,919.00	0.76	11,949,994,451,981.20	0.88
29. SULAWESI BARAT	0.00	0.00	5,524,167,772.00	0.00	557,543,314,772.00	0.03	1,655,889,146,971.84	0.10	848,653,160,954.00	0.06
30. MALUKU	-1,668,288,461.00	0.00	87,110,928,317.00	0.01	534,583,254,836.88	0.02	924,038,381,547.74	0.06	742,103,260,126.18	0.05
31. MALUKU UTARA	35,383,193,400.00	0.00	28,492,544,860.00	0.00	440,641,025,133.64	0.02	420,186,289,091.50	0.03	297,056,175,135.64	0.02
32. PAPUA BARAT	19,931,152,145.00	0.00	117,391,915,036.29	0.01	1,995,819,622,119.31	0.09	1,789,842,244,408.20	0.11	1,565,884,179,341.00	0.11
33. PAPUA	14,147,759,433.00	0.00	3,065,542,167,296.00	0.21	1,775,171,438,268.80	0.08	3,000,939,800,696.14	0.19	2,270,603,191,712.40	0.17
T O T A L	3,450,783,176,912,240.00	100.00	1,464,896,167,012,240.00	100.00	2,156,328,097,028,370.00	100.00	1,581,007,115,213,910.00	100.00	1,364,451,133,209,310.00	100.00



National Gross Premium By Cresta Zone

As At 31/12/2011

Table 3.1

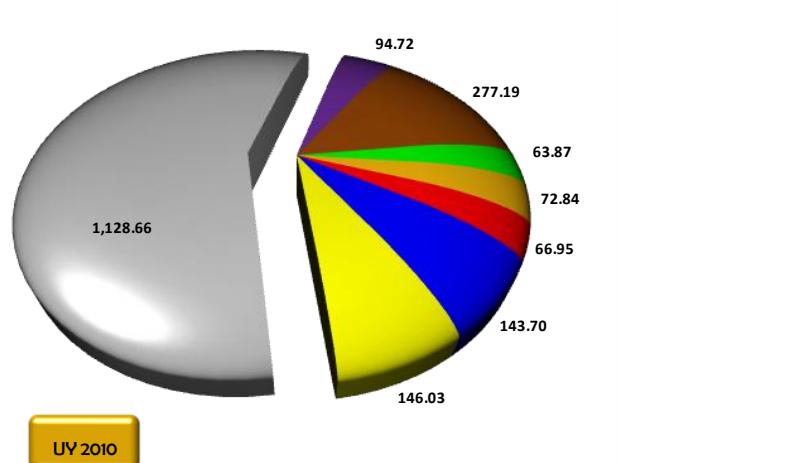
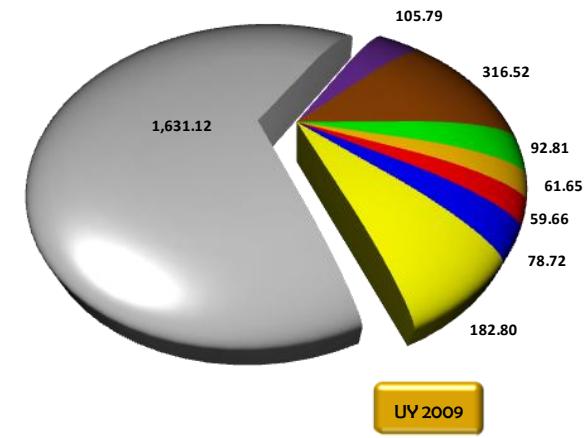
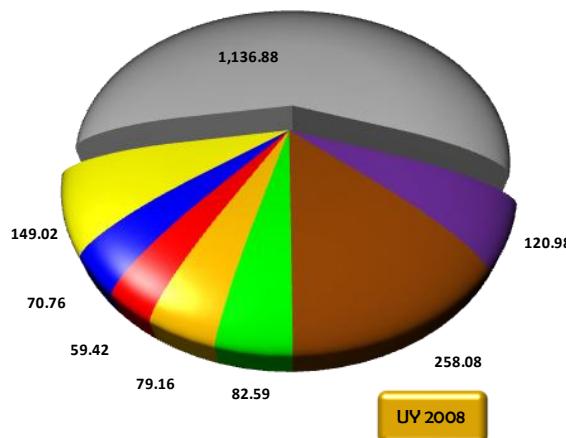
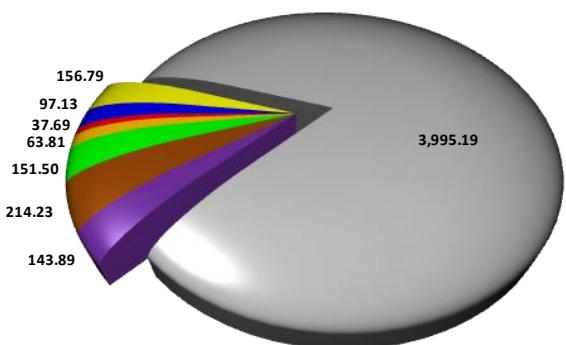
in IDR

Cresta Zone	U/Y 2007		U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011	
	Amount	%								
BANDA ACEH 1.1	25,630,464,056.27	0.53	1,441,825,870.73	0.07	1,426,374,760.16	0.06	5,770,213,485.22	0.29	6,670,567,018.64	0.37
MEDAN 1.2	43,771,740,590.72	0.90	54,183,364,874.67	2.77	51,837,567,262.22	2.05	54,180,257,500.73	2.72	39,001,676,809.97	2.19
OTHERS 1.3	27,723,311,329.93	0.57	15,139,711,437.03	0.77	25,458,781,764.63	1.01	83,752,359,596.28	4.20	45,222,482,975.03	2.54
NORTH SUMATERA 1	97,125,515,976.92	2.00	70,764,902,182.43	3.62	78,722,723,787.01	3.11	143,702,830,582.23	7.21	90,894,726,803.64	5.11
PADANG 2.1	5,309,509,556.73	0.11	13,200,090,521.56	0.67	55,079,512,568.87	2.18	31,622,499,316.42	1.59	15,344,778,368.97	0.86
PALEMBANG 2.2	36,455,047,805.50	0.75	10,485,381,123.33	0.54	20,516,912,678.82	0.81	12,104,225,545.80	0.61	8,381,853,810.30	0.47
OTHERS 2.3	115,023,419,376.19	2.37	125,332,196,981.02	6.40	107,207,832,854.16	4.24	102,307,824,412.07	5.13	97,948,315,376.85	5.50
SOUTH SUMATERA 2	156,787,976,738.42	3.23	149,017,668,625.91	7.61	182,804,258,101.85	7.23	146,034,549,274.29	7.32	121,674,947,556.12	6.84
JAKARTA 3.1	3,256,982,145,543.46	67.01	400,696,664,643.33	20.48	377,470,451,412.00	14.93	405,421,218,710.18	20.33	504,489,581,906.69	28.35
BANDUNG 3.2	36,393,422,447.46	0.75	46,359,689,608.93	2.37	9,625,524,354.57	0.38	8,275,242,361.41	0.42	4,817,953,546.82	0.27
OTHERS 3.3	701,811,708,348.85	14.44	689,823,415,867.50	35.25	1,244,022,435,902.80	49.19	714,961,785,588.97	35.86	513,379,587,701.60	28.85
WEST JAVA 3	3,995,187,276,339.77	82.20	1,136,879,770,119.76	58.10	1,631,118,411,669.37	64.49	1,128,658,246,660.56	56.60	1,022,687,123,155.11	57.46
SEMARANG 4.1	28,511,384,868.44	0.59	32,480,438,148.49	1.66	1,631,515,495.81	0.06	11,607,017,827.83	0.58	3,104,105,301.57	0.17
YOGYAKARTA 4.2	7,005,694,591.70	0.14	5,921,354,543.31	0.30	11,298,026,072.41	0.45	12,899,574,584.79	0.65	10,590,088,423.21	0.60
OTHERS 4.3	108,369,426,950.03	2.23	82,583,186,154.97	4.22	92,860,128,322.57	3.67	70,216,885,858.12	3.52	102,606,696,881.82	5.77
CENTRAL JAVA 4	143,886,506,410.17	2.96	120,984,978,846.77	6.18	105,789,669,890.79	4.18	94,723,478,270.74	4.75	116,300,890,606.60	6.53
SURABAYA 5.1	41,676,720,461.81	0.86	58,858,323,151.52	3.01	65,470,810,669.33	2.59	109,271,729,137.69	5.48	87,801,373,436.91	4.93
OTHERS 5.2	172,549,156,657.73	3.55	199,224,719,276.14	10.18	251,048,935,852.95	9.93	167,914,761,894.20	8.42	174,658,541,421.33	9.81
EAST JAVA 5	214,225,877,119.54	4.41	258,083,042,427.66	13.19	316,519,746,522.28	12.52	277,186,491,031.89	13.90	262,459,914,858.24	14.75
KALIMANTAN 6	151,501,588,041.76	3.12	82,592,937,808.17	4.22	92,813,036,968.23	3.67	63,865,220,460.68	3.20	48,060,259,256.29	2.70
UJUNG PANDANG 7.1	15,002,758,190.88	0.31	17,507,068,212.25	0.89	15,957,926,558.64	0.63	9,711,162,499.77	0.49	5,471,190,155.53	0.31
OTHERS 7.2	48,805,362,007.64	1.00	61,649,517,015.50	3.15	45,691,982,096.81	1.81	63,126,097,972.34	3.17	54,942,119,314.50	3.09
SULAWESI 7	63,808,120,198.52	1.31	79,156,585,227.75	4.04	61,649,908,655.45	2.44	72,837,260,472.11	3.65	60,413,309,470.03	3.39
OTHER ISLANDS 8	37,693,727,966.52	0.78	59,419,686,565.56	3.04	59,658,691,957.36	2.36	66,950,731,002.77	3.36	57,283,213,124.64	3.22
T O T A L	4,860,216,588,791.62	100.00	1,956,899,571,804.01	100.00	2,529,076,447,552.34	100.00	1,993,958,807,755.27	100.00	1,779,774,384,830.67	100.00

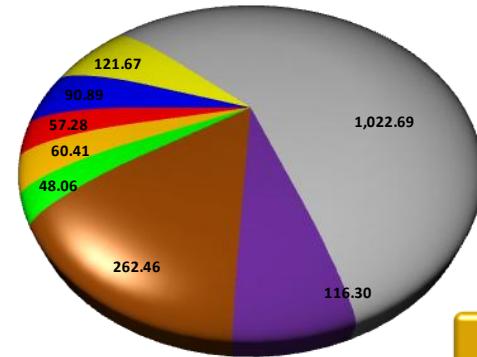
National Gross Premium By Cresta Zone

As at 31 December 2011

(in Billion IDR)



- North Sumatera
- South Sumatera
- West Java
- Central Java
- East Java
- Kalimantan
- Sulawesi
- Other Islands





National Gross Premium By Occupation

As At 31/12/2011

in IDR

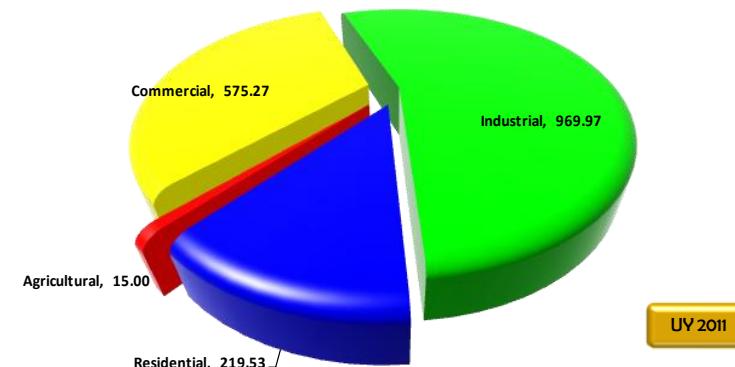
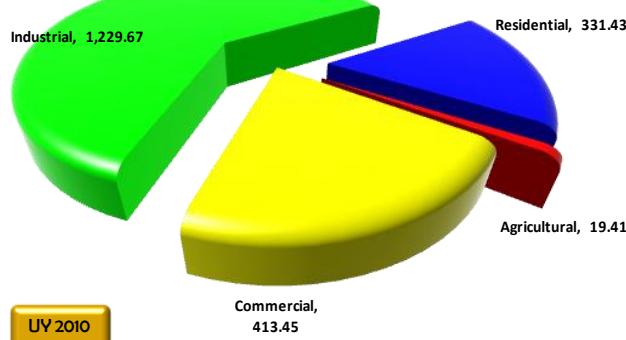
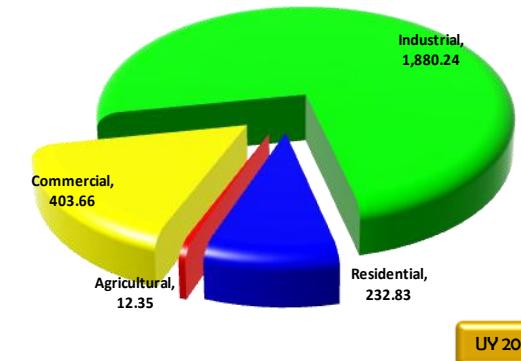
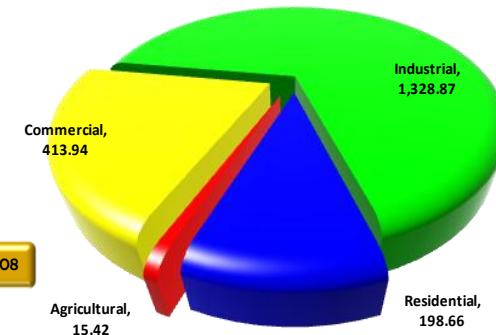
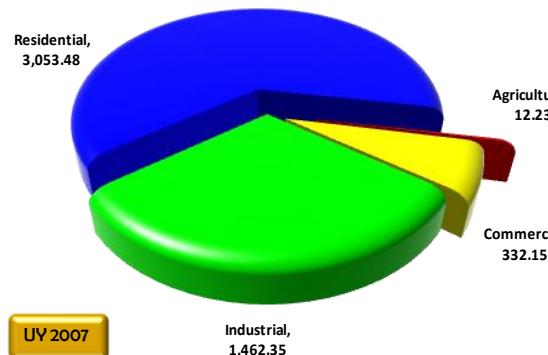
Table 3.2

Occupation	U/Y 2007		U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011	
	Amount	%								
AGRICULTURAL A	12,230,174,370.98	0.25	15,423,437,524.11	0.79	12,346,111,502.87	0.49	19,407,969,923.17	0.97	15,003,577,144.25	0.84
COMMERCIAL C	332,151,843,160.20	6.83	413,943,573,003.58	21.15	403,660,885,872.60	15.96	413,449,791,503.23	20.74	575,265,546,285.50	32.32
INDUSTRIAL I	1,462,353,179,357.84	30.09	1,328,870,631,456.01	67.91	1,880,240,310,083.18	74.34	1,229,673,790,563.70	61.67	969,972,447,090.72	54.50
RESIDENTIAL R	3,053,481,391,902.62	62.83	198,661,929,820.29	10.15	232,829,140,093.68	9.21	331,427,255,765.17	16.62	219,532,814,310.21	12.33
T O T A L	4,860,216,588,791.64	100.00	1,956,899,571,803.99	100.00	2,529,076,447,552.33	100.00	1,993,958,807,755.27	100.00	1,779,774,384,830.68	100.00

National Gross Premium By Occupation

As at 31 December 2011

(In Billion IDR)





National Gross Premium By Province

As At 31/12/2011

Table 3.3

In IDR

Province	U/Y 2007		U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011	
	Amount	%								
01. NAD	30,534,776,438.48	0.63	5,559,654,731.36	0.28	2,674,803,194.56	0.11	61,632,468,960.71	3.09	9,990,014,602.54	0.56
02. SUMATERA UTARA	66,590,739,538.44	1.37	65,205,247,451.07	3.33	76,047,920,592.44	3.01	82,070,361,621.52	4.12	80,904,712,201.10	4.55
03. SUMATERA BARAT	12,825,876,392.22	0.26	22,438,049,963.73	1.15	61,916,676,280.65	2.45	37,368,891,397.48	1.87	24,195,987,461.56	1.36
04. RIAU	63,529,552,609.67	1.31	44,868,384,699.52	2.29	25,439,350,087.28	1.01	32,475,042,134.48	1.63	24,704,526,856.54	1.39
05. JAMBI	2,444,590,155.16	0.05	5,424,551,066.59	0.28	4,719,256,967.70	0.19	5,064,526,980.57	0.25	5,338,974,667.32	0.30
06. SUMATERA SELATAN	53,697,673,385.59	1.10	36,535,486,066.22	1.87	39,090,997,357.17	1.55	27,524,370,722.33	1.38	18,096,608,777.54	1.02
07. BENGKULU	2,858,873,206.78	0.06	3,758,636,535.51	0.19	3,834,895,909.19	0.15	5,254,187,192.46	0.26	5,299,126,019.65	0.30
08. LAMPUNG	19,700,864,377.66	0.41	30,767,030,499.70	1.57	27,034,155,519.41	1.07	22,213,834,837.26	1.11	27,353,359,021.20	1.54
09. KEP BANGKA-BELITUNG	3,255,626,679,185.36	66.99	346,513,135,075.08	17.71	33,228,952,153.72	1.31	2,607,126,781.90	0.13	1,247,247,121.16	0.07
10. KEPULAUAN RIAU	315,431,699,184.02	6.49	535,334,622,482.40	27.36	44,531,817,183.19	1.76	13,526,569,227.80	0.68	15,439,117,631.15	0.87
11. JAKARTA	423,642,597,521.26	8.72	221,977,038,948.02	11.34	356,995,560,526.90	14.12	405,421,218,710.18	20.33	504,489,581,906.69	28.35
12. JAWA BARAT	137,517,289,876.21	2.83	127,259,261,481.65	6.50	1,038,715,456,140.64	41.07	489,951,113,432.94	24.57	340,672,155,528.25	19.14
13. JAWA TENGAH	214,756,136,863.71	4.42	190,054,777,259.77	9.71	92,679,374,734.35	3.66	79,951,823,978.45	4.01	104,072,890,036.22	5.85
14. DIY	1,969,245,916.58	0.04	2,427,089,706.17	0.12	12,483,772,980.38	0.49	14,771,654,292.29	0.74	12,228,000,570.39	0.69
15. JAWA TIMUR	4,303,141,014.54	0.09	76,171,797,759.37	3.89	312,763,087,162.93	12.37	277,186,491,031.89	13.90	262,459,914,858.24	14.75
16. BANTEN	13,777,769,853.95	0.28	38,913,393,363.94	1.99	185,897,093,377.04	7.35	233,285,914,517.44	11.70	177,525,385,720.18	9.97
17. BALI	131,788,977,729.38	2.71	72,047,234,580.44	3.68	49,131,530,013.44	1.94	52,048,900,830.25	2.61	45,172,657,862.78	2.54
18. NUSA TENGGARA BARAT	27,064,636,014.11	0.56	39,814,400,689.19	2.03	4,267,376,642.56	0.17	4,344,010,312.54	0.22	3,496,736,490.79	0.20
19. NUSA TENGGARA TIMUR	4,270,811,969.90	0.09	2,514,476,002.27	0.13	927,091,108.65	0.04	1,304,722,914.96	0.07	1,565,253,280.31	0.09
20. KALIMANTAN BARAT	549,668,593.49	0.01	1,293,091,568.11	0.07	4,249,335,117.35	0.17	3,622,420,039.63	0.18	2,663,353,302.44	0.15
21. KALIMANTAN TENGAH	4,715,081,625.19	0.10	4,656,123,231.57	0.24	3,636,902,395.29	0.14	8,206,410,381.89	0.41	5,886,840,722.90	0.33
22. KALIMANTAN SELATAN	36,013,929,768.74	0.74	47,707,174,315.46	2.44	16,869,048,946.46	0.67	12,419,142,451.92	0.62	10,495,516,494.02	0.59
23. KALIMANTAN TIMUR	22,823,100,314.35	0.47	13,415,326,271.66	0.69	64,843,768,137.64	2.56	39,617,247,587.24	1.99	29,014,548,736.93	1.63
24. SULAWESI UTARA	408,111,151.97	0.01	1,489,925,060.69	0.08	9,151,812,335.69	0.36	12,047,879,934.60	0.60	15,436,704,861.22	0.87
25. SULAWESI TENGAH	1,169,900,282.50	0.02	1,163,120,346.25	0.06	1,467,786,084.95	0.06	1,856,945,769.60	0.09	1,705,417,207.30	0.10
26. SULAWESI SELATAN	4,486,879,546.03	0.09	8,860,108,079.01	0.45	24,213,777,973.84	0.96	18,140,708,265.94	0.91	17,480,653,335.20	0.98
27. SULAWESI TENGGARA	7,640,950,476.42	0.16	6,837,191,590.35	0.35	9,795,307,065.70	0.39	20,207,273,780.63	1.01	704,257,969.22	0.04
28. GORONTALO	-3,307,853.60	0.00	75,065,143.22	0.00	16,034,251,762.11	0.63	18,227,985,280.47	0.91	23,835,879,418.55	1.34
29. SULAWESI BARAT	0.00	0.00	6,947,185.20	0.00	670,826,724.60	0.03	2,356,467,440.87	0.12	1,250,396,678.54	0.07
30. MALUKU	-1,804,177.54	0.00	104,838,940.76	0.01	680,805,112.24	0.03	1,696,037,935.56	0.09	1,275,074,159.34	0.07
31. MALUKU UTARA	42,376,774.76	0.00	34,296,851.94	0.00	554,263,273.90	0.02	714,168,122.14	0.04	503,518,020.56	0.03
32. PAPUA BARAT	23,290,824.97	0.00	138,153,246.09	0.01	2,362,121,618.35	0.09	2,641,540,584.74	0.13	2,247,578,310.42	0.13
33. PAPUA	16,480,231.35	0.00	3,533,941,611.69	0.18	2,167,273,072.00	0.09	4,201,350,302.57	0.21	3,022,395,000.45	0.17
T O T A L	4,860,216,588,791.65	100.00	1,956,899,571,804.00	100.00	2,529,076,447,552.32	100.00	1,993,958,807,755.25	100.00	1,779,774,384,830.70	100.00



Number Of Risk By Cresta Zone

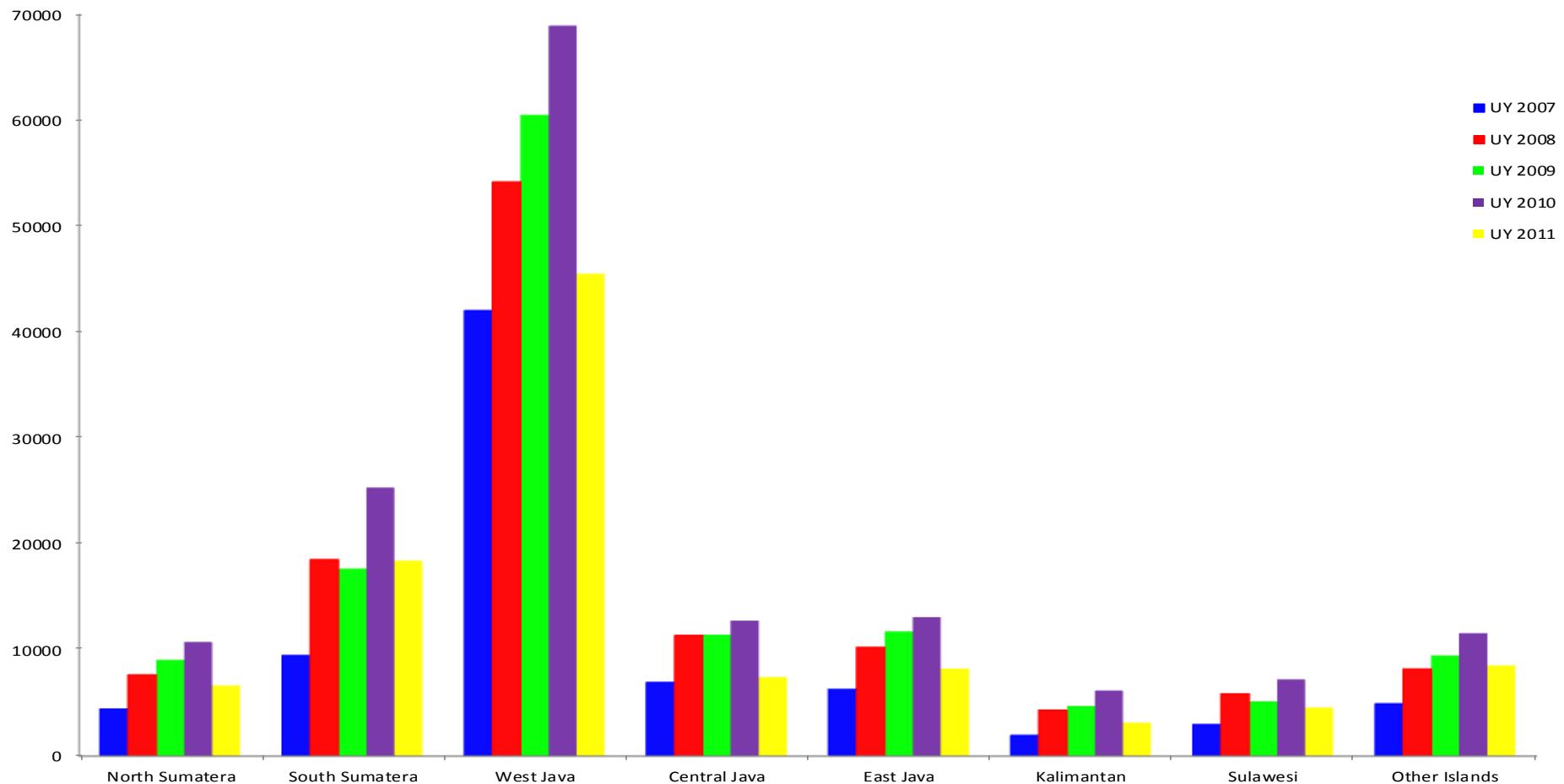
As At 31/12/2011

Table 4.1

Cresta Zone	U/Y 2007	U/Y 2008	U/Y 2009	U/Y 2010	U/Y 2011
BANDA ACEH 1.1	429	607	545	602	316
MEDAN 1.2	2,834	4,692	5,177	5,316	3,816
OTHERS 1.3	1,178	2,372	3,369	4,843	2,518
NORTH SUMATERA 1	4,441	7,671	9,091	10,761	6,650
PADANG 2.1	2,838	4,208	4,195	8,129	7,481
PALEMBANG 2.2	1,052	1,506	1,595	1,418	829
OTHERS 2.3	5,596	12,822	11,911	15,794	10,130
SOUTH SUMATERA 2	9,486	18,536	17,701	25,341	18,440
JAKARTA 3.1	24,141	29,202	31,353	34,054	24,198
BANDUNG 3.2	3,394	4,593	1,319	1,635	587
OTHERS 3.3	14,512	20,403	27,868	33,263	20,760
WEST JAVA 3	42,047	54,198	60,540	68,952	45,545
SEMARANG 4.1	1,761	2,534	464	324	362
YOGYAKARTA 4.2	1,704	1,968	2,174	2,424	1,515
OTHERS 4.3	3,467	6,879	8,819	10,042	5,575
CENTRAL JAVA 4	6,932	11,381	11,457	12,790	7,452
SURABAYA 5.1	2,986	4,702	5,155	5,795	4,073
OTHERS 5.2	3,299	5,550	6,608	7,319	4,181
EAST JAVA 5	6,285	10,252	11,763	13,114	8,254
KALIMANTAN 6	1,951	4,318	4,724	6,186	3,137
UJUNG PANDANG 7.1	845	1,368	1,446	1,546	972
OTHERS 7.2	2,128	4,490	3,725	5,692	3,594
SULAWESI 7	2,973	5,858	5,171	7,238	4,566
OTHER ISLANDS 8	4,929	8,221	9,484	11,604	8,569
TOTAL	79,044	120,435	129,931	155,986	102,613

Number of Risk By Cresta Zone

As at 31 December 2011





Number Of Risk By Occupation

As At 31/12/2011

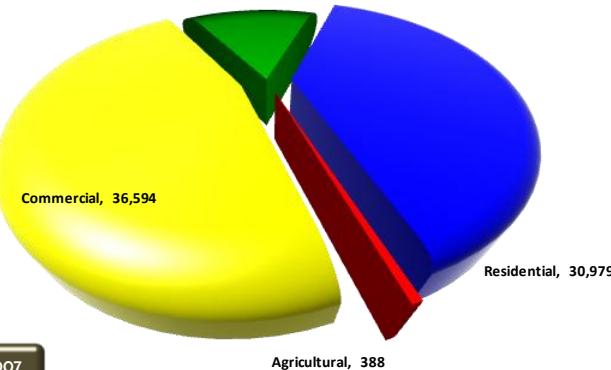
Table 4.2

Occupation		U/Y 2007	%	U/Y 2008	%	U/Y 2009	%	U/Y 2010	%	U/Y 2011	%
AGRICULTURAL	A	388	0.49%	541	0.45%	251	0.19%	433	0.28%	265	0.26%
COMMERCIAL	C	36,594	46.30%	68,885	57.20%	74,064	57.00%	75,831	48.61%	51,118	49.82%
INDUSTRIAL	I	11,083	14.02%	10,358	8.60%	12,931	9.95%	13,598	8.72%	10,109	9.85%
RESIDENTIAL	R	30,979	39.19%	40,651	33.75%	42,685	32.85%	66,124	42.39%	41,121	40.07%
TOTAL		79,044	100.00%	120,435	100.00%	129,931	100.00%	155,986	100.00%	102,613	100.00%

Number of Risk By Occupation

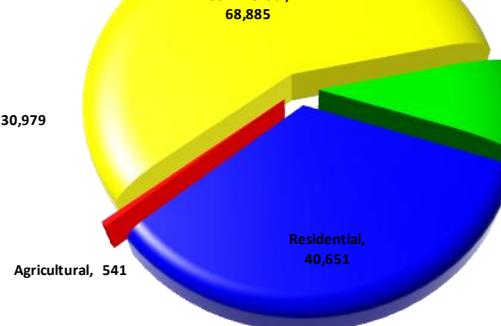
As at 31 December 2011

Industrial, 11,083

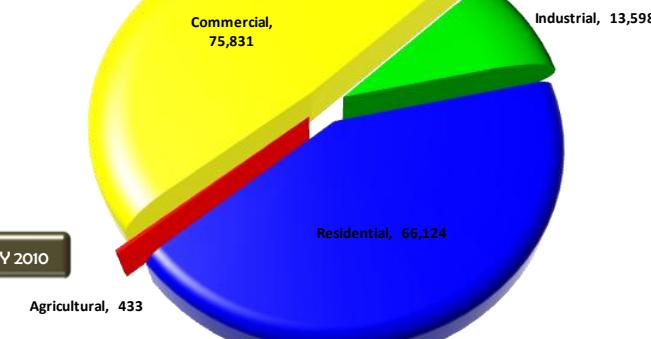


UY 2007

Commercial,
68,885



UY 2008



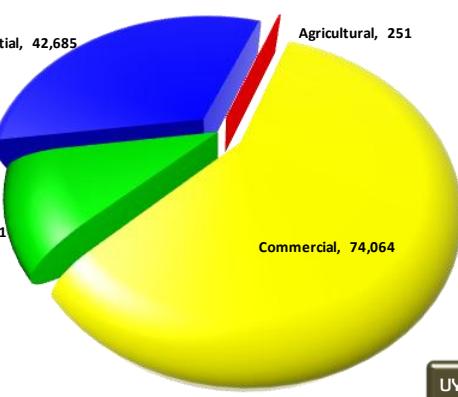
UY 2010

Residential, 42,685

Industrial, 12,931

Industrial,
10,358

Industrial,
10,358



UY 2009

Industrial, 10,109

Residential, 41,121

Commercial, 51,118

Agricultural, 265

UY 2011



Claim Frequency by Occupation

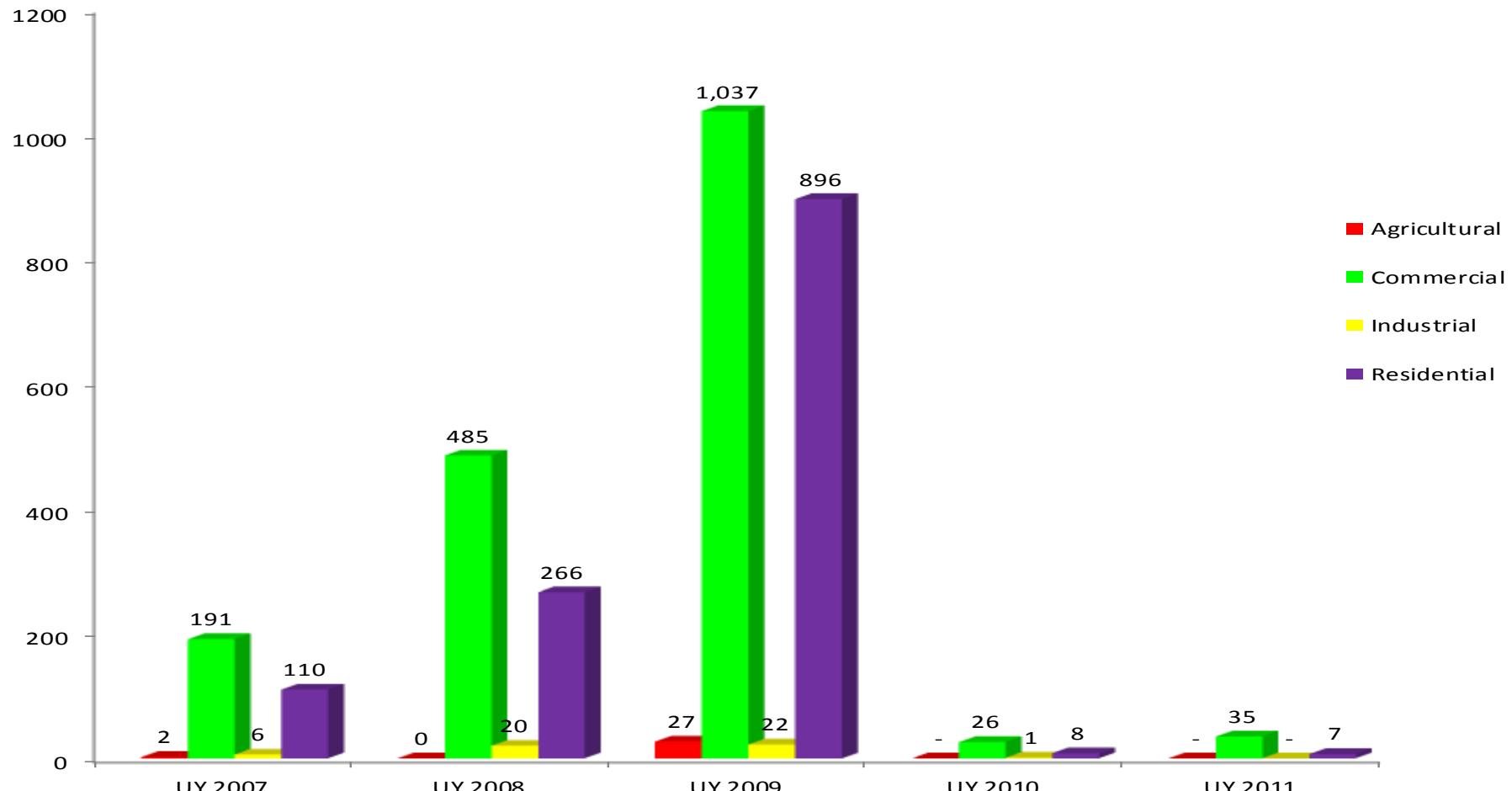
As At 31/12/2011

Table 5.1

Occupation		U/Y 2007	U/Y 2008	U/Y 2009	U/Y 2010	U/Y 2011
AGRICULTURAL	A	2	0	27	0	0
COMMERCIAL	C	191	485	1,037	26	35
INDUSTRIAL	I	6	20	22	1	0
RESIDENTIAL	R	110	266	896	8	7
TOTAL		309	771	1,982	35	42

Claim Frequency By Occupation

As at 31 December 2011





Claim Frequency by Cresta Zone

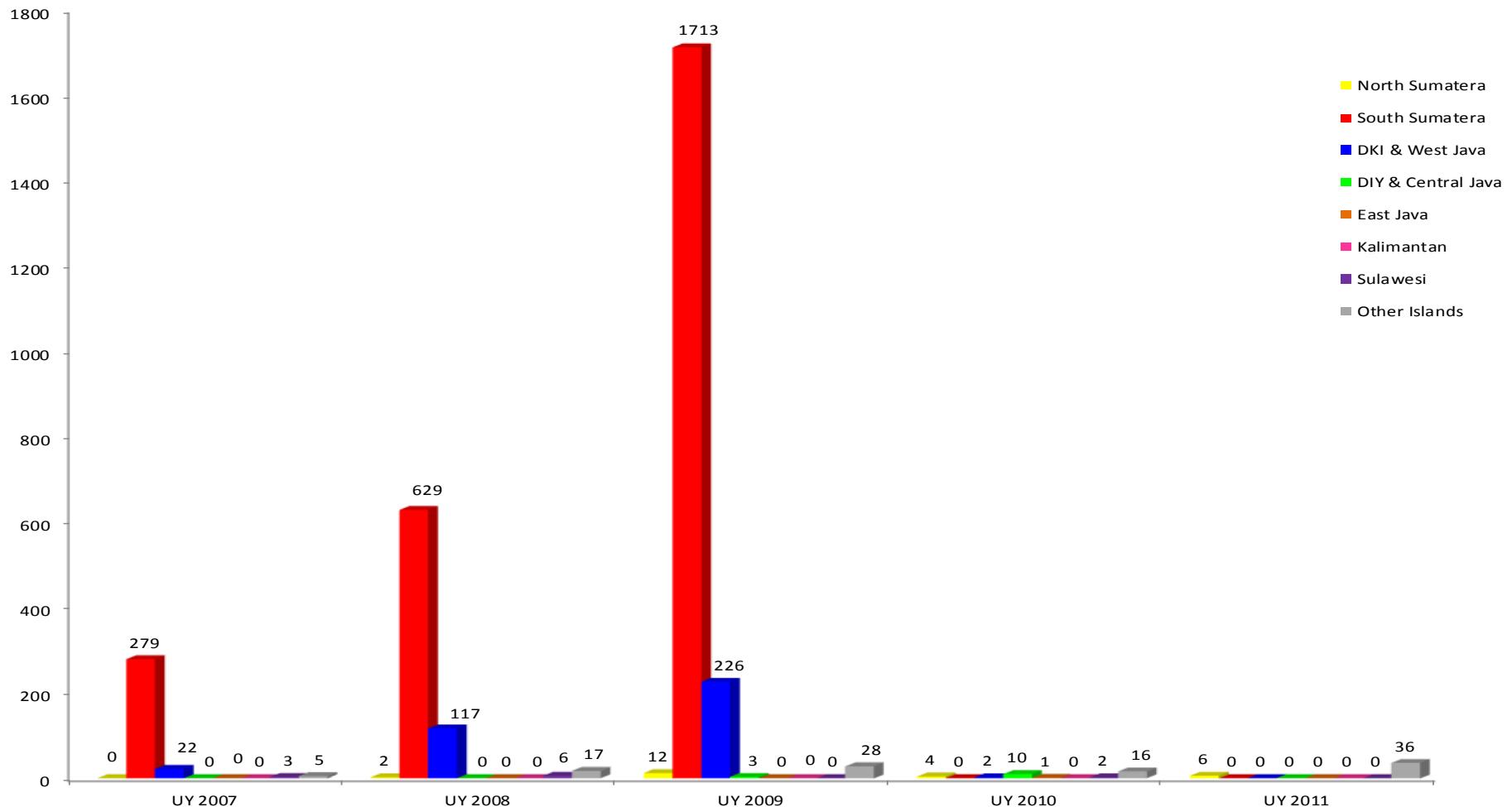
As At 31/12/2011

Table 5.2

Cresta Zone	U/Y 2007	U/Y 2008	U/Y 2009	U/Y 2010	U/Y 2011
BANDA ACEH 1.1	0	1	10	1	1
MEDAN 1.2	0	0	0	1	4
OTHERS NORTH SUMATERA 1.3	0	1	2	2	1
NORTH SUMATERA 1	0	2	12	4	6
PADANG 2.1	214	607	1,695	0	0
PALEMBANG 2.2	0	0	1	0	0
OTHERS W/S SUMATERA 2.3	65	22	17	0	0
SOUTH SUMATERA 2	279	629	1,713	0	0
JAKARTA 3.1	11	27	41	1	0
BANDUNG 3.2	5	46	103	0	0
OTHERS WEST JAVA 3.3	6	44	82	1	0
WEST JAVA 3	22	117	226	2	0
SEMARANG 4.1	0	0	0	0	0
YOGYAKARTA 4.2	0	0	1	3	0
OTHERS CENTRAL JAVA 4.3	0	0	2	7	0
CENTRAL JAVA 4	0	0	3	10	0
SURABAYA 5.1	0	0	0	0	0
OTHERS EAST JAVA 5.2	0	0	0	1	0
EAST JAVA 5	0	0	0	1	0
KALIMANTAN 6	0	0	0	0	0
UJUNG PANDANG 7.1	0	0	0	1	0
OTHERS SULAWESI 7.2	3	6	0	1	0
SULAWESI 7	3	6	0	2	0
OTHER ISLANDS 8	5	17	28	16	36
TOTAL	309	771	1,982	35	42

Claim Frequency By Cresta Zone

As at 31 December 2011





Claim by Occupation

As At 31/12/2011

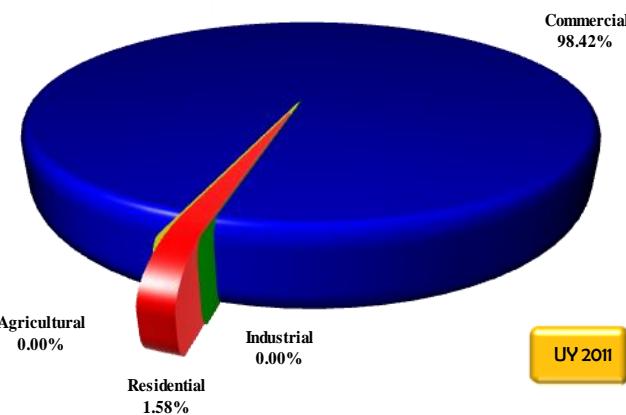
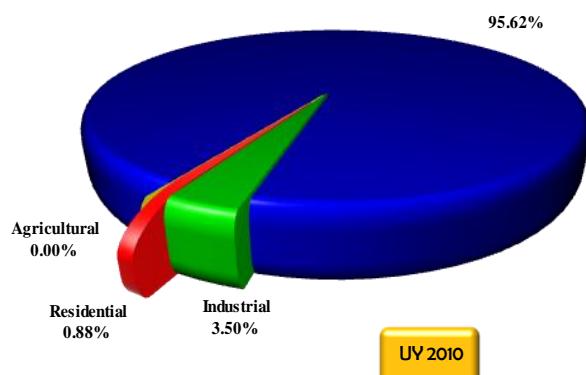
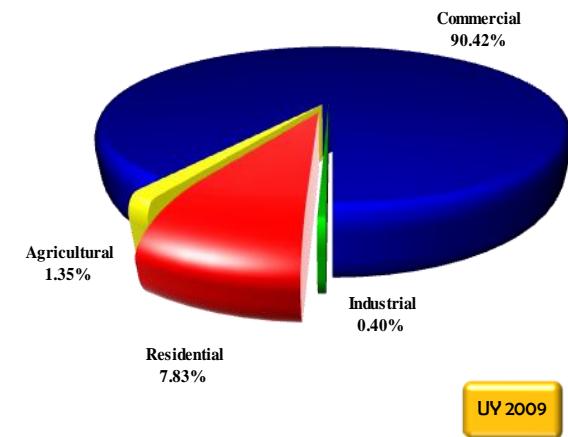
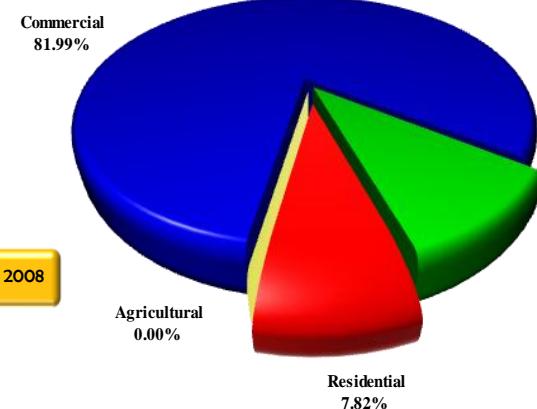
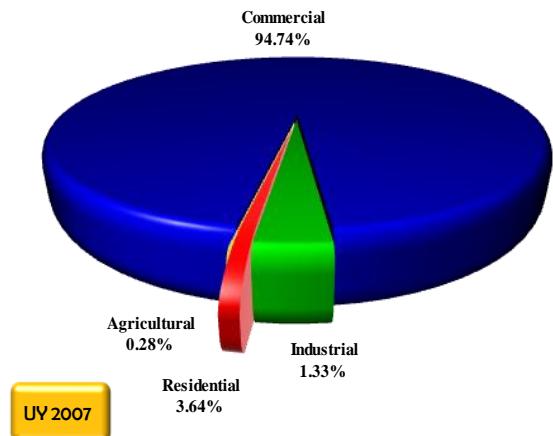
Table 5.3

In IDR

Occupation	U/Y 2007		U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
AGRICULTURAL A	228,307,015.00	0.28%	0.00	0.00%	14,121,331,194.64	1.35%	0.00	0.00%	0.00	0.00%
COMMERCIAL C	76,702,392,630.83	94.74%	306,139,176,526.54	81.99%	949,213,123,119.11	90.42%	38,299,621,942.28	95.62%	17,548,591,992.50	98.42%
INDUSTRIAL I	1,080,573,001.00	1.33%	38,042,564,789.15	10.19%	4,222,496,423.15	0.40%	1,400,000,000.00	3.50%	0.00	0.00%
RESIDENTIAL R	2,948,305,304.73	3.64%	29,192,452,716.11	7.82%	82,190,338,551.80	7.83%	353,484,375.00	0.88%	282,187,500.00	1.58%
TOTAL	80,959,577,951.56	100.00%	373,374,194,031.80	100.00%	1,049,747,289,288.70	100.00%	40,053,106,317.28	100.00%	17,830,779,492.50	100.00%

Claim By Occupation

As at 31 December 2011





Claim by Cresta Zone

As At 31/12/2011

Table 5.4

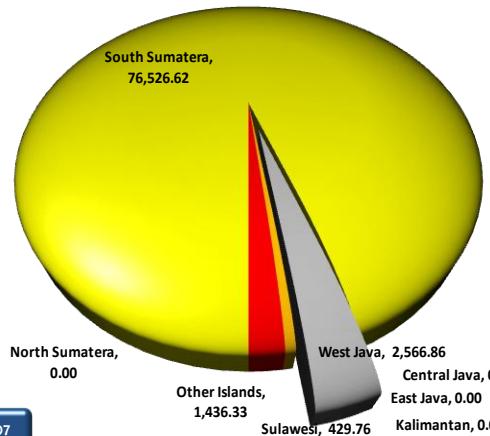
In IDR

Cresta Zone	U/Y 2007		U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
BANDA ACEH 1.1	0.00	0.00%	53,980,575.00	0.01%	634,630,000.00	0.06%	39,128,000.00	0.10%	5,440,800,000.00	30.51%
MEDAN 1.2	0.00	0.00%	0.00	0.00%	0.00	0.00%	17,388,400.00	0.04%	906,635,937.50	5.08%
OTHERS 1.3	0.00	0.00%	3,593,287,584.28	0.96%	42,896,436,400.00	4.09%	175,000,000.00	0.44%	62,187,500.00	0.35%
NORTH SUMATERA 1	0.00	0.00%	3,647,268,159.28	0.98%	43,531,066,400.00	4.15%	231,516,400.00	0.58%	6,409,623,437.50	35.95%
PADANG 2.1	70,783,381,233.79	87.43%	320,998,427,557.92	85.97%	936,433,785,401.33	89.21%	0.00	0.00%	0.00	0.00%
PALEMBANG 2.2	0.00	0.00%	0.00	0.00%	15,000,001.00	0.00%	0.00	0.00%	0.00	0.00%
OTHERS 2.3	5,743,242,734.77	7.09%	11,578,487,909.41	3.10%	809,537,266.30	0.08%	0.00	0.00%	0.00	0.00%
SOUTH SUMATERA 2	76,526,623,968.56	94.52%	332,576,915,467.33	89.07%	937,258,322,668.63	89.28%	0.00	0.00%	0.00	0.00%
JAKARTA 3.1	1,986,623,475.00	2.45%	9,314,093,381.94	2.49%	1,904,349,582.34	0.18%	2,508,000.00	0.01%	0.00	0.00%
BANDUNG 3.2	246,445,108.00	0.30%	4,347,050,335.65	1.16%	17,367,543,165.08	1.65%	0.00	0.00%	0.00	0.00%
OTHERS 3.3	333,792,463.00	0.41%	4,713,171,496.49	1.26%	5,339,577,359.45	0.51%	37,327,390.00	0.09%	0.00	0.00%
WEST JAVA 3	2,566,861,046.00	3.17%	18,374,315,214.08	4.92%	24,611,470,106.87	2.34%	39,835,390.00	0.10%	0.00	0.00%
SEMARANG 4.1	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
YOGYAKARTA 4.2	0.00	0.00%	0.00	0.00%	171,507,756.40	0.02%	27,122,389,600.00	67.72%	0.00	0.00%
OTHERS 4.3	0.00	0.00%	0.00	0.00%	9,854,250.00	0.00%	4,271,877,015.28	10.67%	0.00	0.00%
CENTRAL JAVA 4	0.00	0.00%	0.00	0.00%	181,362,006.40	0.02%	31,394,266,615.28	78.38%	0.00	0.00%
SURABAYA 5.1	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
OTHERS 5.2	0.00	0.00%	0.00	0.00%	0.00	0.00%	65,000,000.00	0.16%	0.00	0.00%
EAST JAVA 5	0.00	0.00%	0.00	0.00%	0.00	0.00%	65,000,000.00	0.16%	0.00	0.00%
KALIMANTAN 6	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
WJUNG PANDANG 7.1	0.00	0.00%	0.00	0.00%	0.00	0.00%	1,400,000,000.00	3.50%	0.00	0.00%
OTHERS 7.2	429,763,147.00	0.53%	684,777,865.11	0.18%	0.00	0.00%	100,000,000.00	0.25%	0.00	0.00%
SULAWESI 7	429,763,147.00	0.53%	684,777,865.11	0.18%	0.00	0.00%	1,500,000,000.00	3.75%	0.00	0.00%
OTHER ISLANDS 8	1,436,329,790.00	1.77%	18,090,917,326.00	4.85%	44,165,068,106.80	4.21%	6,822,487,912.00	17.03%	11,421,156,055.00	64.05%
TOTAL	80,959,577,951.56	100.00%	373,374,194,031.80	100.00%	1,049,747,289,288.70	100.00%	40,053,106,317.28	100.00%	17,830,779,492.50	100.00%

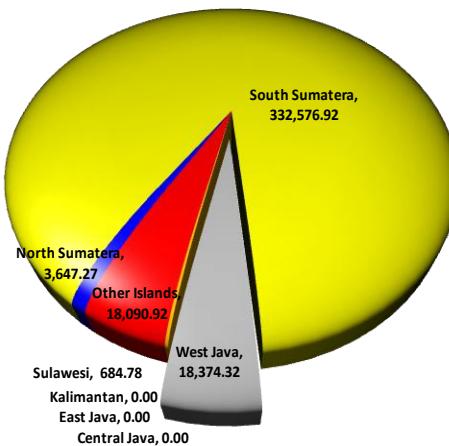
Claim By Cresta Zone

As at 31 December 2011

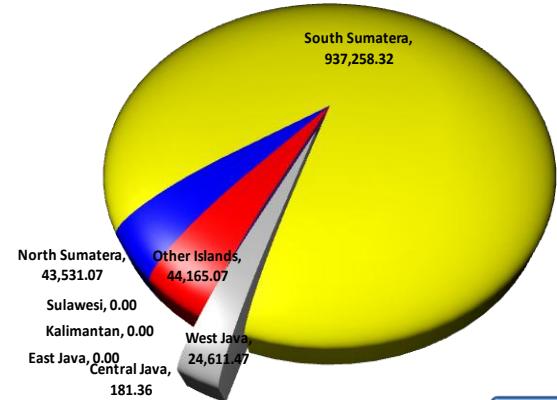
(in Million IDR)



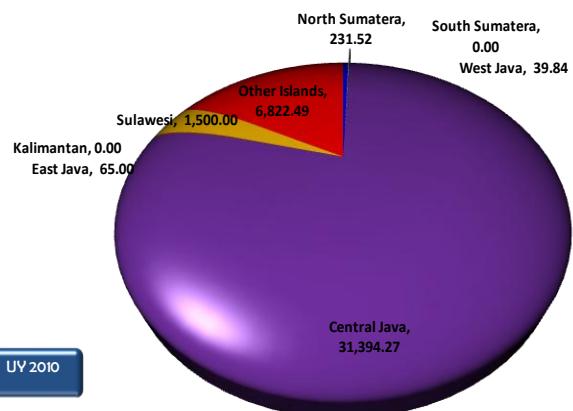
UV 2007



UV 2008

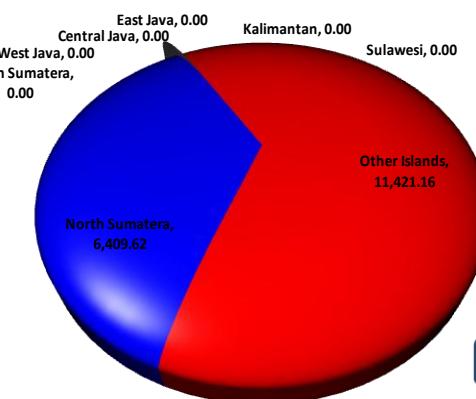


UV 2009



UV 2010

- North Sumatera
- South Sumatera
- West Java
- Central Java
- East Java
- Kalimantan
- Sulawesi
- Other Islands



UV 2011



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2007 - 2011

OCCUPATION : ALL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO			
	FROM	TO	f	F $\Sigma(d)$	PERCENTAGE		rp	Rp $\Sigma(h)$	PERCENTAGE		f	F $\Sigma(l)$	PERCENTAGE		rp	Rp $\Sigma(p)$	PERCENTAGE		BAND (q)/ $\Sigma(q)$	CUM $\Sigma(r)$	PERCENTAGE	
					BAND (d)/ $\Sigma(d)$	CUM $\Sigma(f)$			BAND (l)/ $\Sigma(l)$	CUM $\Sigma(i)$			BAND (m)/ $\Sigma(m)$	CUM $\Sigma(n)$			BAND (p)/ $\Sigma(p)$					
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	69,273	69,273	11.78	11.78	2,417.44	2,417.44	0.02	0.02	98	98	3.12	3.12	4,849.55	4,849.55	0.31	0.31	200.61	200.61		
2	50.00	100.00	45,174	114,447	7.68	19.46	4,891.94	7,309.37	0.04	0.06	196	294	6.24	9.37	5,013.15	9,862.70	0.32	0.63	102.48	134.93		
3	100.00	200.00	66,582	181,029	11.32	30.79	13,890.08	21,199.45	0.11	0.16	433	727	13.79	23.16	12,674.80	22,537.50	0.81	1.44	91.25	106.31		
4	200.00	300.00	47,083	228,112	8.01	38.79	16,172.77	37,372.22	0.12	0.28	368	1,095	11.72	34.88	21,712.89	44,250.39	1.39	2.83	134.26	118.40		
5	300.00	500.00	68,537	296,649	11.66	50.45	37,839.16	75,211.39	0.29	0.57	511	1,606	16.28	51.16	61,665.19	105,915.58	3.95	6.78	162.97	140.82		
6	500.00	750.00	54,292	350,941	9.23	59.68	46,181.35	121,392.74	0.35	0.93	277	1,883	8.82	59.99	49,670.84	155,586.43	3.18	9.96	107.56	128.17		
7	750.00	1,000.00	46,969	397,910	7.99	67.67	55,389.87	176,782.61	0.42	1.35	252	2,135	8.03	68.02	39,427.41	195,013.84	2.52	12.49	71.18	110.31		
8	1,000.00	1,500.00	40,930	438,840	6.96	74.63	68,392.16	245,174.78	0.52	1.87	157	2,292	5.00	73.02	42,321.52	237,335.36	2.71	15.19	61.88	96.80		
9	1,500.00	2,000.00	24,908	463,748	4.24	78.87	58,966.11	304,140.89	0.45	2.32	116	2,408	3.70	76.71	49,360.19	286,695.54	3.16	18.35	83.71	94.26		
10	2,000.00	2,500.00	15,206	478,954	2.59	81.45	45,702.11	349,843.00	0.35	2.67	65	2,473	2.07	78.78	32,345.09	319,040.63	2.07	20.43	70.77	91.20		
11	2,500.00	3,000.00	12,198	491,152	2.07	83.53	44,877.32	394,720.32	0.34	3.01	50	2,523	1.59	80.38	18,733.83	337,774.46	1.20	21.62	41.74	85.57		
12	3,000.00	4,000.00	15,219	506,371	2.59	86.12	70,800.48	465,520.81	0.54	3.55	70	2,593	2.23	82.61	38,380.30	376,154.76	2.46	24.08	54.21	80.80		
13	4,000.00	5,000.00	10,929	517,300	1.86	87.97	66,414.12	531,934.93	0.51	4.05	61	2,654	1.94	84.55	19,855.13	396,009.89	1.27	25.35	29.90	74.45		
14	5,000.00	7,500.00	14,969	532,269	2.55	90.52	121,171.75	653,106.68	0.92	4.98	64	2,718	2.04	86.59	18,439.05	414,448.94	1.18	26.53	15.22	63.46		
15	7,500.00	10,000.00	10,094	542,363	1.72	92.24	117,929.30	771,035.98	0.90	5.88	76	2,794	2.42	89.01	59,622.11	474,071.06	3.82	30.35	50.56	61.48		
16	10,000.00	20,000.00	15,922	558,285	2.71	94.94	302,285.47	1,073,321.45	2.30	8.18	105	2,899	3.35	92.35	173,449.57	647,520.63	11.10	41.46	57.38	60.33		
17	20,000.00	50,000.00	14,010	572,295	2.38	97.33	570,499.83	1,643,821.28	4.35	12.53	71	2,970	2.26	94.62	169,062.24	816,582.87	10.82	52.28	29.63	49.68		
18	50,000.00	100,000.0	6,717	579,012	1.14	98.47	594,653.82	2,238,475.10	4.53	17.06	44	3,014	1.40	96.02	102,093.08	918,675.95	6.54	58.82	17.17	41.04		
19	100,000.00	500,000.0	7,072	586,084	1.20	99.67	1,825,265.17	4,063,740.26	13.91	30.97	80	3,094	2.55	98.57	193,394.38	1,112,070.33	12.38	71.20	10.60	27.37		
20	500,000.00	UP	1,925	588,009	0.33	100.00	9,056,185.54	13,119,925.80	69.03	100.00	45	3,139	1.43	100.00	449,894.62	1,561,964.95	28.80	100.00	4.97	11.91		



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2011
OCCUPATION : ALL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (In Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO		
	FROM	TO	f	F $\Sigma(d)$	PERCENTAGE		rp	Rp $\Sigma(h)$	PERCENTAGE		f	F $\Sigma(l)$	PERCENTAGE		rp	Rp $\Sigma(p)$	PERCENTAGE		PERCENTAGE		
					BAND (d)/ $\Sigma(d)$	CUM $\Sigma(f)$			BAND (l)/ $\Sigma(l)$	CUM $\Sigma(j)$			BAND (m)/ $\Sigma(m)$	CUM $\Sigma(n)$			BAND (q)/ $\Sigma(q)$	CUM $\Sigma(r)$	BAND (p)/ $\Sigma(h)$	CUM $\Sigma(q/l)$	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	
1	0.00	50.00	7,931	7,931	7.73	7.73	328.11	328.11	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	6,973	14,904	6.80	14.52	794.86	1,122.97	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	11,897	26,801	11.59	26.12	2,654.05	3,777.02	0.15	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	9,040	35,841	8.81	34.93	3,315.63	7,092.66	0.19	0.40	1	1	2.38	2.38	7.20	7.20	0.04	0.04	0.22	0.10	
5	300.00	500.00	13,588	49,429	13.24	48.17	8,081.29	15,173.95	0.45	0.85	4	5	9.52	11.90	430.49	437.69	2.41	2.45	5.33	2.88	
6	500.00	750.00	9,116	58,545	8.88	57.05	8,006.26	23,180.21	0.45	1.30	1	6	2.38	14.29	50.00	487.69	0.28	2.74	0.62	2.10	
7	750.00	1,000.00	7,924	66,469	7.72	64.78	10,046.90	33,227.10	0.56	1.87	2	8	4.76	19.05	85.00	572.69	0.48	3.21	0.85	1.72	
8	1,000.00	1,500.00	7,539	74,008	7.35	72.12	13,301.03	46,528.13	0.75	2.61	0	8	0.00	19.05	0.00	572.69	0.00	3.21	0.00	1.23	
9	1,500.00	2,000.00	4,856	78,864	4.73	76.86	12,165.25	58,693.38	0.68	3.30	3	11	7.14	26.19	162.19	734.88	0.91	4.12	1.33	1.25	
10	2,000.00	2,500.00	3,051	81,915	2.97	79.83	9,652.85	68,346.23	0.54	3.84	0	11	0.00	26.19	0.00	734.88	0.00	4.12	0.00	1.08	
11	2,500.00	3,000.00	2,399	84,314	2.34	82.17	9,416.51	77,762.74	0.53	4.37	3	14	7.14	33.33	1,387.08	2,121.96	7.78	11.90	14.73	2.73	
12	3,000.00	4,000.00	3,068	87,382	2.99	85.16	14,889.43	92,652.17	0.84	5.21	2	16	4.76	38.10	75.00	2,196.96	0.42	12.32	0.50	2.37	
13	4,000.00	5,000.00	2,218	89,600	2.16	87.32	14,050.34	106,702.51	0.79	6.00	2	18	4.76	42.86	14.53	2,211.49	0.08	12.40	0.10	2.07	
14	5,000.00	7,500.00	2,915	92,515	2.84	90.16	24,656.72	131,359.23	1.39	7.38	3	21	7.14	50.00	2,092.03	4,303.53	11.73	24.14	8.48	3.28	
15	7,500.00	10,000.00	1,932	94,447	1.88	92.04	23,394.07	154,753.30	1.31	8.70	2	23	4.76	54.76	80.34	4,383.87	0.45	24.59	0.34	2.83	
16	10,000.00	20,000.00	2,968	97,415	2.89	94.93	56,711.18	211,464.49	3.19	11.88	6	29	14.29	69.05	405.00	4,788.87	2.27	26.86	0.71	2.26	
17	20,000.00	50,000.00	2,496	99,911	2.43	97.37	106,049.00	317,513.49	5.96	17.84	7	36	16.67	85.71	5,900.43	10,689.30	33.09	59.95	5.56	3.37	
18	50,000.00	100,000.00	1,113	101,024	1.08	98.45	103,365.95	420,879.43	5.81	23.65	2	38	4.76	90.48	1,050.00	11,739.30	5.89	65.84	1.02	2.79	
19	100,000.00	500,000.00	1,243	102,267	1.21	99.66	323,720.34	744,599.78	18.19	41.84	4	42	9.52	100.00	6,091.48	17,830.78	34.16	100.00	1.88	2.39	
20	500,000.00	UP	346	102,613	0.34	100.00	1,035,174.61	1,779,774.38	58.16	100.00	0	42	0.00	100.00	0.00	17,830.78	0.00	100.00	0.00	1.00	



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2010
OCCUPATION : ALL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		Rp $\sum(h)$	PERCENTAGE	f	F $\sum(l)$	PERCENTAGE		Rp $\sum(p)$	PERCENTAGE	BAND (q)/ $\sum(q)$	CUM $\sum(r)$	PERCENTAGE		BAND (p)/(h)	CUM $\sum(q)$
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$					BAND (i)/ $\sum(i)$	CUM $\sum(j)$			BAND (m)/ $\sum(m)$	CUM $\sum(n)$	BAND (p)/(h)	CUM $\sum(q)$		
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)
1	0.00	50.00	16,687	16,687	10.70	10.70	616.85	616.85	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	13,329	30,016	8.54	19.24	1,549.75	2,166.59	0.08	0.11	1	1	2.86	2.86	97.85	97.85	0.24	0.24	6.31	4.52
3	100.00	200.00	18,883	48,899	12.11	31.35	4,138.38	6,304.98	0.21	0.32	1	2	2.86	5.71	14.20	112.05	0.04	0.28	0.34	1.78
4	200.00	300.00	12,370	61,269	7.93	39.28	4,488.32	10,793.30	0.23	0.54	3	5	8.57	14.29	154.50	266.55	0.39	0.67	3.44	2.47
5	300.00	500.00	17,652	78,921	11.32	50.59	10,289.48	21,082.78	0.52	1.06	3	8	8.57	22.86	73.04	339.59	0.18	0.85	0.71	1.61
6	500.00	750.00	15,475	94,396	9.92	60.52	13,761.05	34,843.83	0.69	1.75	1	9	2.86	25.71	20.00	359.59	0.05	0.90	0.15	1.03
7	750.00	1,000.00	13,899	108,295	8.91	69.43	16,666.25	51,510.08	0.84	2.58	3	12	8.57	34.29	106.64	466.23	0.27	1.16	0.64	0.91
8	1,000.00	1,500.00	10,367	118,662	6.65	76.07	17,742.60	69,252.68	0.89	3.47	3	15	8.57	42.86	421.81	888.04	1.05	2.22	2.38	1.28
9	1,500.00	2,000.00	6,451	125,113	4.14	80.21	16,050.07	85,302.75	0.80	4.28	3	18	8.57	51.43	1,526.59	2,414.64	3.81	6.03	9.51	2.83
10	2,000.00	2,500.00	4,151	129,264	2.66	82.87	13,027.83	98,330.58	0.65	4.93	1	19	2.86	54.29	150.00	2,564.64	0.37	6.40	1.15	2.61
11	2,500.00	3,000.00	3,217	132,481	2.06	84.93	12,292.07	110,622.66	0.62	5.55	0	19	0.00	54.29	0.00	2,564.64	0.00	6.40	0.00	2.32
12	3,000.00	4,000.00	3,925	136,406	2.52	87.45	19,154.49	129,777.15	0.96	6.51	1	20	2.86	57.14	110.12	2,674.76	0.27	6.68	0.57	2.06
13	4,000.00	5,000.00	2,759	139,165	1.77	89.22	17,468.23	147,245.37	0.88	7.38	1	21	2.86	60.00	130.73	2,805.48	0.33	7.00	0.75	1.91
14	5,000.00	7,500.00	3,712	142,877	2.38	91.60	31,517.59	178,762.96	1.58	8.97	1	22	2.86	62.86	250.00	3,055.48	0.62	7.63	0.79	1.71
15	7,500.00	10,000.00	2,393	145,270	1.53	93.13	29,638.53	208,401.50	1.49	10.45	1	23	2.86	65.71	9.35	3,064.83	0.02	7.65	0.03	1.47
16	10,000.00	20,000.00	3,825	149,095	2.45	95.58	76,015.18	284,416.68	3.81	14.26	1	24	2.86	68.57	100.00	3,164.83	0.25	7.90	0.13	1.11
17	20,000.00	50,000.00	3,284	152,379	2.11	97.69	139,688.64	424,105.32	7.01	21.27	1	25	2.86	71.43	50.00	3,214.83	0.12	8.03	0.04	0.76
18	50,000.00	100,000.00	1,545	153,924	0.99	98.68	143,289.05	567,394.36	7.19	28.46	4	29	11.43	82.86	177.39	3,392.22	0.44	8.47	0.12	0.60
19	100,000.00	500,000.00	1,656	155,580	1.06	99.74	422,426.48	989,820.85	21.19	49.64	2	31	5.71	88.57	3,764.10	7,156.32	9.40	17.87	0.89	0.72
20	500,000.00	UP	406	155,986	0.26	100.00	1,004,137.96	1,993,958.81	50.36	100.00	4	35	11.43	100.00	32,896.78	40,053.11	82.13	100.00	3.28	2.01



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2009
OCCUPATION : ALL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS			GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO		
	FROM	TO	f	F $\Sigma(d)$	PERCENTAGE		rp	Rp $\Sigma(h)$	PERCENTAGE		f	F $\Sigma(l)$	PERCENTAGE		rp	Rp $\Sigma(p)$	PERCENTAGE		PERCENTAGE	
					BAND (d)/ $\Sigma(d)$	CUM $\Sigma(f)$			BAND (i)/ $\Sigma(i)$	CUM $\Sigma(j)$			BAND (m)/ $\Sigma(m)$	CUM $\Sigma(n)$			BAND (q)/ $\Sigma(q)$	CUM $\Sigma(r)$		
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)
1	0.00	50.00	17,679	17,679	13.61	13.61	580.57	580.57	0.02	0.02	84	84	4.24	4.24	2,283.87	2,283.87	0.22	0.22	393.38	393.38
2	50.00	100.00	9,386	27,065	7.22	20.83	1,007.32	1,587.89	0.04	0.06	148	232	7.47	11.71	3,869.57	6,153.44	0.37	0.59	384.15	387.52
3	100.00	200.00	13,736	40,801	10.57	31.40	2,753.26	4,341.15	0.11	0.17	297	529	14.98	26.69	9,951.40	16,104.84	0.95	1.53	361.44	370.98
4	200.00	300.00	9,732	50,533	7.49	38.89	3,143.19	7,484.34	0.12	0.30	251	780	12.66	39.35	16,379.86	32,484.70	1.56	3.09	521.12	434.04
5	300.00	500.00	14,541	65,074	11.19	50.08	7,492.43	14,976.77	0.30	0.59	339	1,119	17.10	56.46	42,927.88	75,412.58	4.09	7.18	572.95	503.53
6	500.00	750.00	12,431	77,505	9.57	59.65	10,059.27	25,036.04	0.40	0.99	184	1,303	9.28	65.74	35,561.25	110,973.83	3.39	10.57	353.52	443.26
7	750.00	1,000.00	11,475	88,980	8.83	68.48	12,851.72	37,887.76	0.51	1.50	159	1,462	8.02	73.76	27,482.08	138,455.91	2.62	13.19	213.84	365.44
8	1,000.00	1,500.00	8,830	97,810	6.80	75.28	13,603.73	51,491.49	0.54	2.04	88	1,550	4.44	78.20	23,131.30	161,587.20	2.20	15.39	170.04	313.81
9	1,500.00	2,000.00	5,399	103,209	4.16	79.43	11,675.88	63,167.37	0.46	2.50	68	1,618	3.43	81.63	26,118.40	187,705.60	2.49	17.88	223.70	297.16
10	2,000.00	2,500.00	3,083	106,292	2.37	81.81	8,434.93	71,602.30	0.33	2.83	35	1,653	1.77	83.40	21,604.01	209,309.61	2.06	19.94	256.13	292.32
11	2,500.00	3,000.00	2,608	108,900	2.01	83.81	8,677.48	80,279.77	0.34	3.17	25	1,678	1.26	84.66	8,605.35	217,914.96	0.82	20.76	99.17	271.44
12	3,000.00	4,000.00	3,199	112,099	2.46	86.28	13,532.32	93,812.10	0.54	3.71	38	1,716	1.92	86.58	20,592.47	238,507.43	1.96	22.72	152.17	254.24
13	4,000.00	5,000.00	2,286	114,385	1.76	88.04	12,533.42	106,345.51	0.50	4.20	24	1,740	1.21	87.79	10,164.22	248,671.65	0.97	23.69	81.10	233.83
14	5,000.00	7,500.00	3,174	117,559	2.44	90.48	23,920.07	130,265.58	0.95	5.15	35	1,775	1.77	89.56	10,806.04	259,477.69	1.03	24.72	45.18	199.19
15	7,500.00	10,000.00	2,133	119,692	1.64	92.12	22,790.68	153,056.26	0.90	6.05	42	1,817	2.12	91.68	38,737.82	298,215.51	3.69	28.41	169.97	194.84
16	10,000.00	20,000.00	3,535	123,227	2.72	94.84	62,682.03	215,738.29	2.48	8.53	57	1,874	2.88	94.55	128,321.45	426,536.96	12.22	40.63	204.72	197.71
17	20,000.00	50,000.00	3,231	126,458	2.49	97.33	115,352.99	331,091.28	4.56	13.09	35	1,909	1.77	96.32	148,181.77	574,718.72	14.12	54.75	128.46	173.58
18	50,000.00	100,000.0	1,493	127,951	1.15	98.48	111,939.34	443,030.62	4.43	17.52	14	1,923	0.71	97.02	10,539.10	585,257.82	1.00	55.75	9.42	132.10
19	100,000.00	500,000.0	1,575	129,526	1.21	99.69	373,066.11	816,096.73	14.75	32.27	39	1,962	1.97	98.99	133,681.95	718,939.77	12.73	68.49	35.83	88.09
20	500,000.00	UP	405	129,931	0.31	100.00	1,712,979.71	2,529,076.45	67.73	100.00	20	1,982	1.01	100.00	330,807.52	1,049,747.29	31.51	100.00	19.31	41.51



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2008
OCCUPATION : ALL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS			GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO				
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		rp	Rp $\sum(h)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		rp	Rp $\sum(p)$	PERCENTAGE		BAND (q)/ $\sum(q)$	CUM $\sum(r)$	PERCENTAGE	
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			(i)	(j)			(m)	(n)			(q)	(r)			(s)	(t)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	19,764	19,764	16.41	16.41	646.52	646.52	0.03	0.03	11	11	1.43	1.43	2,513.08	2,513.08	0.67	0.67	388.71	388.71		
2	50.00	100.00	10,576	30,340	8.78	25.19	1,034.20	1,680.72	0.05	0.09	38	49	4.93	6.36	877.41	3,390.49	0.23	0.91	84.84	201.73		
3	100.00	200.00	13,387	43,727	11.12	36.31	2,573.22	4,253.93	0.13	0.22	106	155	13.75	20.10	2,412.78	5,803.28	0.65	1.55	93.77	136.42		
4	200.00	300.00	8,993	52,720	7.47	43.77	2,874.73	7,128.66	0.15	0.36	85	240	11.02	31.13	4,517.65	10,320.93	1.21	2.76	157.15	144.78		
5	300.00	500.00	13,188	65,908	10.95	54.72	6,740.43	13,869.09	0.34	0.71	109	349	14.14	45.27	16,138.79	26,459.72	4.32	7.09	239.43	190.78		
6	500.00	750.00	10,497	76,405	8.72	63.44	8,588.20	22,457.30	0.44	1.15	65	414	8.43	53.70	12,495.86	38,955.58	3.35	10.43	145.50	173.47		
7	750.00	1,000.00	7,826	84,231	6.50	69.94	8,764.96	31,222.26	0.45	1.60	46	460	5.97	59.66	10,757.19	49,712.77	2.88	13.31	122.73	159.22		
8	1,000.00	1,500.00	7,445	91,676	6.18	76.12	11,998.59	43,220.85	0.61	2.21	53	513	6.87	66.54	17,495.89	67,208.66	4.69	18.00	145.82	155.50		
9	1,500.00	2,000.00	4,731	96,407	3.93	80.05	10,680.01	53,900.86	0.55	2.75	30	543	3.89	70.43	20,703.28	87,911.93	5.54	23.55	193.85	163.10		
10	2,000.00	2,500.00	2,762	99,169	2.29	82.34	7,899.18	61,800.03	0.40	3.16	24	567	3.11	73.54	10,236.74	98,148.67	2.74	26.29	129.59	158.82		
11	2,500.00	3,000.00	2,183	101,352	1.81	84.15	7,707.34	69,507.37	0.39	3.55	11	578	1.43	74.97	7,529.81	105,678.47	2.02	28.30	97.70	152.04		
12	3,000.00	4,000.00	2,840	104,192	2.36	86.51	12,421.71	81,929.08	0.63	4.19	21	599	2.72	77.69	14,449.16	120,127.64	3.87	32.17	116.32	146.62		
13	4,000.00	5,000.00	2,053	106,245	1.70	88.22	11,875.66	93,804.74	0.61	4.79	24	623	3.11	80.80	7,219.63	127,347.27	1.93	34.11	60.79	135.76		
14	5,000.00	7,500.00	2,908	109,153	2.41	90.63	22,741.35	116,546.10	1.16	5.96	18	641	2.33	83.14	4,593.78	131,941.05	1.23	35.34	20.20	113.21		
15	7,500.00	10,000.00	2,096	111,249	1.74	92.37	23,407.42	139,953.52	1.20	7.15	28	669	3.63	86.77	20,477.99	152,419.04	5.48	40.82	87.49	108.91		
16	10,000.00	20,000.00	3,151	114,400	2.62	94.99	58,207.05	198,160.56	2.97	10.13	32	701	4.15	90.92	42,420.41	194,839.45	11.36	52.18	72.88	98.32		
17	20,000.00	50,000.00	2,803	117,203	2.33	97.32	115,966.50	314,127.07	5.93	16.05	18	719	2.33	93.26	9,446.85	204,286.30	2.53	54.71	8.15	65.03		
18	50,000.00	100,000.0	1,364	118,567	1.13	98.45	125,752.92	439,879.99	6.43	22.48	14	733	1.82	95.07	87,962.67	292,248.97	23.56	78.27	69.95	66.44		
19	100,000.00	500,000.0	1,470	120,037	1.22	99.67	394,218.58	834,098.57	20.15	42.62	23	756	2.98	98.05	45,133.53	337,382.51	12.09	90.36	11.45	40.45		
20	500,000.00	UP	398	120,435	0.33	100.00	1,122,801.00	1,956,899.57	57.38	100.00	15	771	1.95	100.00	35,991.69	373,374.19	9.64	100.00	3.21	19.08		



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2007
OCCUPATION : ALL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS			GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO				
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		rp	Rp $\sum(h)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		rp	Rp $\sum(p)$	PERCENTAGE		BAND (q)/ $\sum(q)$	CUM $\sum(r)$	BAND (p)/(h)	CUM q/i
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			BAND (i)/ $\sum(i)$	CUM $\sum(j)$			BAND (m)/ $\sum(m)$	CUM $\sum(n)$			BAND (q)/ $\sum(q)$					
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	7,212	7,212	9.12	9.12	245.39	245.39	0.01	0.01	3	3	0.97	0.97	52.60	52.60	0.06	0.06	21.44	21.44		
2	50.00	100.00	4,910	12,122	6.21	15.34	505.81	751.20	0.01	0.02	9	12	2.91	3.88	168.32	220.92	0.21	0.27	33.28	29.41		
3	100.00	200.00	8,679	20,801	10.98	26.32	1,771.17	2,522.37	0.04	0.05	29	41	9.39	13.27	296.41	517.33	0.37	0.64	16.74	20.51		
4	200.00	300.00	6,948	27,749	8.79	35.11	2,350.90	4,873.27	0.05	0.10	28	69	9.06	22.33	653.68	1,171.01	0.81	1.45	27.81	24.03		
5	300.00	500.00	9,568	37,317	12.10	47.21	5,235.52	10,108.79	0.11	0.21	56	125	18.12	40.45	2,094.98	3,266.00	2.59	4.03	40.01	32.31		
6	500.00	750.00	6,773	44,090	8.57	55.78	5,766.58	15,875.37	0.12	0.33	26	151	8.41	48.87	1,543.74	4,809.73	1.91	5.94	26.77	30.30		
7	750.00	1,000.00	5,845	49,935	7.39	63.17	7,060.04	22,935.41	0.15	0.47	42	193	13.59	62.46	996.50	5,806.23	1.23	7.17	14.11	25.32		
8	1,000.00	1,500.00	6,749	56,684	8.54	71.71	11,746.22	34,681.63	0.24	0.71	13	206	4.21	66.67	1,272.52	7,078.76	1.57	8.74	10.83	20.41		
9	1,500.00	2,000.00	3,471	60,155	4.39	76.10	8,394.91	43,076.53	0.17	0.89	12	218	3.88	70.55	849.73	7,928.49	1.05	9.79	10.12	18.41		
10	2,000.00	2,500.00	2,159	62,314	2.73	78.83	6,687.33	49,763.86	0.14	1.02	5	223	1.62	72.17	354.34	8,282.83	0.44	10.23	5.30	16.64		
11	2,500.00	3,000.00	1,791	64,105	2.27	81.10	6,783.92	56,547.78	0.14	1.16	11	234	3.56	75.73	1,211.59	9,494.43	1.50	11.73	17.86	16.79		
12	3,000.00	4,000.00	2,187	66,292	2.77	83.87	10,802.53	67,350.32	0.22	1.39	8	242	2.59	78.32	3,153.55	12,647.98	3.90	15.62	29.19	18.78		
13	4,000.00	5,000.00	1,613	67,905	2.04	85.91	10,486.47	77,836.79	0.22	1.60	10	252	3.24	81.55	2,326.02	14,974.00	2.87	18.50	22.18	19.24		
14	5,000.00	7,500.00	2,260	70,165	2.86	88.77	18,336.02	96,172.81	0.38	1.98	7	259	2.27	83.82	697.19	15,671.19	0.86	19.36	3.80	16.29		
15	7,500.00	10,000.00	1,540	71,705	1.95	90.72	18,698.59	114,871.40	0.38	2.36	3	262	0.97	84.79	316.61	15,987.80	0.39	19.75	1.69	13.92		
16	10,000.00	20,000.00	2,443	74,148	3.09	93.81	48,670.04	163,541.43	1.00	3.36	9	271	2.91	87.70	2,202.71	18,190.52	2.72	22.47	4.53	11.12		
17	20,000.00	50,000.00	2,196	76,344	2.78	96.58	93,442.69	256,984.13	1.92	5.29	10	281	3.24	90.94	5,483.19	23,673.71	6.77	29.24	5.87	9.21		
18	50,000.00	100,000.0	1,202	77,546	1.52	98.10	110,306.56	367,290.69	2.27	7.56	10	291	3.24	94.17	2,363.92	26,037.63	2.92	32.16	2.14	7.09		
19	100,000.00	500,000.0	1,128	78,674	1.43	99.53	311,833.65	679,124.34	6.42	13.97	12	303	3.88	98.06	4,723.31	30,760.95	5.83	38.00	1.51	4.53		
20	500,000.00	UP	370	79,044	0.47	100.00	4,181,092.25	4,860,216.59	86.03	100.00	6	309	1.94	100.00	50,198.63	80,959.58	62.00	100.00	1.20	1.67		



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR

: 2011

OCCUPATION

: AGRICULTURAL

PROCESSING DATE

25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO		
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE		
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(j)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	
1	0.00	50.00	3	3	1.13	1.13	0.26	0.26	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	4	7	1.51	2.64	0.83	1.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	9	16	3.40	6.04	2.49	3.58	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	5	21	1.89	7.92	2.25	5.83	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	8	29	3.02	10.94	5.56	11.39	0.04	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	16	45	6.04	16.98	14.86	26.25	0.10	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	5	50	1.89	18.87	5.52	31.77	0.04	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000.00	1,500.00	19	69	7.17	26.04	34.37	66.14	0.23	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500.00	2,000.00	11	80	4.15	30.19	26.57	92.71	0.18	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000.00	2,500.00	6	86	2.26	32.45	17.29	110.00	0.12	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500.00	3,000.00	10	96	3.77	36.23	41.91	151.90	0.28	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000.00	4,000.00	11	107	4.15	40.38	60.45	212.35	0.40	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000.00	5,000.00	4	111	1.51	41.89	25.55	237.91	0.17	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000.00	7,500.00	13	124	4.91	46.79	99.11	337.02	0.66	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500.00	10,000.00	13	137	4.91	51.70	144.12	481.13	0.96	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000.00	20,000.00	21	158	7.92	59.62	380.72	861.85	2.54	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000.00	50,000.00	42	200	15.85	75.47	1,648.22	2,510.07	10.99	16.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000.00	100,000.00	27	227	10.19	85.66	2,492.91	5,002.97	16.62	33.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000.00	500,000.00	35	262	13.21	98.87	5,888.08	10,891.06	39.24	72.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000.00	UP	3	265	1.13	100.00	4,112.52	15,003.58	27.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2011
OCCUPATION : COMMERCIAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f $\Sigma(d)$	F $\Sigma(d)$	PERCENTAGE		rp $\Sigma(h)$	Rp $\Sigma(h)$	PERCENTAGE		f $\Sigma(l)$	F $\Sigma(l)$	PERCENTAGE		rp $\Sigma(p)$	Rp $\Sigma(p)$	PERCENTAGE		PERCENTAGE	
					BAND (d)/ $\Sigma(d)$	CUM $\Sigma(f)$			BAND (l)/ $\Sigma(l)$	CUM $\Sigma(j)$			BAND (m)/ $\Sigma(m)$	CUM $\Sigma(n)$						
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)
1	0.00	50.00	5,437	5,437	10.64	10.64	227.14	227.14	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	3,480	8,917	6.81	17.44	385.29	612.43	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	5,079	13,996	9.94	27.38	1,146.19	1,758.62	0.20	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	3,922	17,918	7.67	35.05	1,477.75	3,236.36	0.26	0.56	1	1	2.86	2.86	7.20	7.20	0.04	0.04	0.49	0.22
5	300.00	500.00	6,539	24,457	12.79	47.84	4,046.83	7,283.19	0.70	1.27	3	4	8.57	11.43	380.49	387.69	2.17	2.21	9.40	5.32
6	500.00	750.00	4,381	28,838	8.57	56.41	3,936.54	11,219.73	0.68	1.95	1	5	2.86	14.29	50.00	437.69	0.28	2.49	1.27	3.90
7	750.00	1,000.00	4,207	33,045	8.23	64.64	5,526.26	16,745.99	0.96	2.91	0	5	0.00	14.29	0.00	437.69	0.00	2.49	0.00	2.61
8	1,000.00	1,500.00	3,824	36,869	7.48	72.13	6,921.19	23,667.18	1.20	4.11	0	5	0.00	14.29	0.00	437.69	0.00	2.49	0.00	1.85
9	1,500.00	2,000.00	2,703	39,572	5.29	77.41	6,917.41	30,584.59	1.20	5.32	2	7	5.71	20.00	100.00	537.69	0.57	3.06	1.45	1.76
10	2,000.00	2,500.00	1,637	41,209	3.20	80.62	5,279.37	35,863.97	0.92	6.23	0	7	0.00	20.00	0.00	537.69	0.00	3.06	0.00	1.50
11	2,500.00	3,000.00	1,278	42,487	2.50	83.12	5,116.57	40,980.54	0.89	7.12	3	10	8.57	28.57	1,387.08	1,924.77	7.90	10.97	27.11	4.70
12	3,000.00	4,000.00	1,630	44,117	3.19	86.30	8,067.45	49,047.99	1.40	8.53	1	11	2.86	31.43	50.00	1,974.77	0.28	11.25	0.62	4.03
13	4,000.00	5,000.00	1,215	45,332	2.38	88.68	7,799.70	56,847.69	1.36	9.88	1	12	2.86	34.29	4.53	1,979.31	0.03	11.28	0.06	3.48
14	5,000.00	7,500.00	1,552	46,884	3.04	91.72	13,200.18	70,047.88	2.29	12.18	3	15	8.57	42.86	2,092.03	4,071.34	11.92	23.20	15.85	5.81
15	7,500.00	10,000.00	982	47,866	1.92	93.64	12,048.44	82,096.32	2.09	14.27	2	17	5.71	48.57	80.34	4,151.68	0.46	23.66	0.67	5.06
16	10,000.00	20,000.00	1,495	49,361	2.92	96.56	28,353.25	110,449.57	4.93	19.20	5	22	14.29	62.86	355.00	4,506.68	2.02	25.68	1.25	4.08
17	20,000.00	50,000.00	1,048	50,409	2.05	98.61	44,561.35	155,010.91	7.75	26.95	7	29	20.00	82.86	5,900.43	10,407.11	33.62	59.30	13.24	6.71
18	50,000.00	100,000.00	389	50,798	0.76	99.37	37,543.88	192,554.79	6.53	33.47	2	31	5.71	88.57	1,050.00	11,457.11	5.98	65.29	2.80	5.95
19	100,000.00	500,000.00	271	51,069	0.53	99.90	68,547.11	261,101.89	11.92	45.39	4	35	11.43	100.00	6,091.48	17,548.59	34.71	100.00	8.89	6.72
20	500,000.00	UP	49	51,118	0.10	100.00	314,163.65	575,265.55	54.61	100.00	0	35	0.00	100.00	0.00	17,548.59	0.00	100.00	0.00	3.05



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2011
OCCUPATION : INDUSTRIAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (In Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		rp	Rp $\sum(h)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		rp	Rp $\sum(p)$	PERCENTAGE		PERCENTAGE	
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			BAND (i)/ $\sum(i)$	CUM $\sum(j)$			BAND (m)/ $\sum(m)$	CUM $\sum(n)$			BAND (q)/ $\sum(q)$	CUM $\sum(r)$		
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)
1	0.00	50.00	286	286	2.83	2.83	11.66	11.66	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	198	484	1.96	4.79	24.93	36.59	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	362	846	3.58	8.37	83.93	120.53	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	265	1,111	2.62	10.99	101.47	221.99	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	496	1,607	4.91	15.90	301.44	523.43	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	406	2,013	4.02	19.91	368.18	891.61	0.04	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	434	2,447	4.29	24.21	545.81	1,437.42	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000.00	1,500.00	672	3,119	6.65	30.85	1,165.78	2,603.19	0.12	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500.00	2,000.00	483	3,602	4.78	35.63	1,198.60	3,801.79	0.12	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000.00	2,500.00	402	4,004	3.98	39.61	1,264.70	5,066.49	0.13	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500.00	3,000.00	335	4,339	3.31	42.92	1,314.19	6,380.68	0.14	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000.00	4,000.00	520	4,859	5.14	48.07	2,406.23	8,786.91	0.25	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000.00	5,000.00	427	5,286	4.22	52.29	2,687.82	11,474.73	0.28	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000.00	7,500.00	654	5,940	6.47	58.76	5,569.29	17,044.02	0.57	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500.00	10,000.00	511	6,451	5.05	63.81	6,158.23	23,202.25	0.63	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000.00	20,000.00	949	7,400	9.39	73.20	18,102.64	41,304.89	1.87	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000.00	50,000.00	1,077	8,477	10.65	83.86	45,423.56	86,728.45	4.68	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000.00	100,000.0	582	9,059	5.76	89.61	51,946.90	138,675.35	5.36	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000.00	500,000.0	786	9,845	7.78	97.39	204,344.80	343,020.15	21.07	35.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000.00	UP	264	10,109	2.61	100.00	626,952.30	969,972.45	64.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2011
OCCUPATION : RESIDENTIAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (In Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO			
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		rp	Rp $\sum(h)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		rp	Rp $\sum(p)$	PERCENTAGE		BAND (q)/ $\sum(q)$	CUM $\sum(r)$	PERCENTAGE	
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			BAND (i)/ $\sum(i)$	CUM $\sum(j)$			BAND (m)/ $\sum(m)$	CUM $\sum(n)$			BAND (p)/ $\sum(h)$	CUM $\sum(q)$				
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	2,205	2,205	5.36	5.36	89.04	89.04	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	3,291	5,496	8.00	13.37	383.81	472.85	0.17	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	6,447	11,943	15.68	29.04	1,421.44	1,894.29	0.65	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	4,848	16,791	11.79	40.83	1,734.17	3,628.47	0.79	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	6,545	23,336	15.92	56.75	3,727.47	7,355.94	1.70	3.35	1	1	14.29	14.29	50.00	50.00	17.72	17.72	1.34	0.68		
6	500.00	750.00	4,313	27,649	10.49	67.24	3,686.67	11,042.61	1.68	5.03	0	1	0.00	14.29	0.00	50.00	0.00	17.72	0.00	0.45		
7	750.00	1,000.00	3,278	30,927	7.97	75.21	3,969.32	15,011.93	1.81	6.84	2	3	28.57	42.86	85.00	135.00	30.12	47.84	2.14	0.90		
8	1,000.00	1,500.00	3,024	33,951	7.35	82.56	5,179.69	20,191.62	2.36	9.20	0	3	0.00	42.86	0.00	135.00	0.00	47.84	0.00	0.67		
9	1,500.00	2,000.00	1,659	35,610	4.03	86.60	4,022.67	24,214.28	1.83	11.03	1	4	14.29	57.14	62.19	197.19	22.04	69.88	1.55	0.81		
10	2,000.00	2,500.00	1,006	36,616	2.45	89.04	3,091.50	27,305.78	1.41	12.44	0	4	0.00	57.14	0.00	197.19	0.00	69.88	0.00	0.72		
11	2,500.00	3,000.00	776	37,392	1.89	90.93	2,943.84	30,249.62	1.34	13.78	0	4	0.00	57.14	0.00	197.19	0.00	69.88	0.00	0.65		
12	3,000.00	4,000.00	907	38,299	2.21	93.14	4,355.30	34,604.92	1.98	15.76	1	5	14.29	71.43	25.00	222.19	8.86	78.74	0.57	0.64		
13	4,000.00	5,000.00	572	38,871	1.39	94.53	3,537.25	38,142.17	1.61	17.37	1	6	14.29	85.71	10.00	232.19	3.54	82.28	0.28	0.61		
14	5,000.00	7,500.00	696	39,567	1.69	96.22	5,788.15	43,930.32	2.64	20.01	0	6	0.00	85.71	0.00	232.19	0.00	82.28	0.00	0.53		
15	7,500.00	10,000.00	426	39,993	1.04	97.26	5,043.28	48,973.60	2.30	22.31	0	6	0.00	85.71	0.00	232.19	0.00	82.28	0.00	0.47		
16	10,000.00	20,000.00	503	40,496	1.22	98.48	9,874.58	58,848.18	4.50	26.81	1	7	14.29	100.00	50.00	282.19	17.72	100.00	0.51	0.48		
17	20,000.00	50,000.00	329	40,825	0.80	99.28	14,415.87	73,264.05	6.57	33.37	0	7	0.00	100.00	0.00	282.19	0.00	100.00	0.00	0.39		
18	50,000.00	100,000.00	115	40,940	0.28	99.56	11,382.27	84,646.32	5.18	38.56	0	7	0.00	100.00	0.00	282.19	0.00	100.00	0.00	0.33		
19	100,000.00	500,000.00	151	41,091	0.37	99.93	44,940.36	129,586.68	20.47	59.03	0	7	0.00	100.00	0.00	282.19	0.00	100.00	0.00	0.22		
20	500,000.00	UP	30	41,121	0.07	100.00	89,946.14	219,532.81	40.97	100.00	0	7	0.00	100.00	0.00	282.19	0.00	100.00	0.00	0.13		



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2010
OCCUPATION : AGRICULTURAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO		
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		rp	Rp $\sum(h)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		rp	Rp $\sum(p)$	PERCENTAGE		PERCENTAGE		
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			BAND (i)/ $\sum(i)$	CUM $\sum(j)$			BAND (m)/ $\sum(m)$	CUM $\sum(n)$			BAND (q)/ $\sum(q)$	CUM $\sum(r)$	BAND (p)/ $\sum(p)$	CUM q/i	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	
1	0.00	50.00	10	10	2.31	2.31	0.39	0.39	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	10	20	2.31	4.62	1.28	1.67	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	15	35	3.46	8.08	3.13	4.80	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	11	46	2.54	10.62	3.41	8.21	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	14	60	3.23	13.86	6.76	14.97	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	7	67	1.62	15.47	5.02	19.99	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	10	77	2.31	17.78	11.59	31.59	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000.00	1,500.00	26	103	6.00	23.79	43.76	75.35	0.23	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500.00	2,000.00	34	137	7.85	31.64	79.59	154.94	0.41	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000.00	2,500.00	7	144	1.62	33.26	27.65	182.58	0.14	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500.00	3,000.00	11	155	2.54	35.80	40.73	223.32	0.21	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000.00	4,000.00	13	168	3.00	38.80	61.85	285.17	0.32	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000.00	5,000.00	12	180	2.77	41.57	67.69	352.85	0.35	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000.00	7,500.00	28	208	6.47	48.04	200.41	553.26	1.03	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500.00	10,000.00	18	226	4.16	52.19	217.83	771.10	1.12	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000.00	20,000.00	37	263	8.55	60.74	627.04	1,398.14	3.23	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000.00	50,000.00	61	324	14.09	74.83	2,619.52	4,017.66	13.50	20.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000.00	100,000.0	52	376	12.01	86.84	4,972.41	8,990.07	25.62	46.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000.00	500,000.0	53	429	12.24	99.08	8,023.37	17,013.43	41.34	87.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000.00	UP	4	433	0.92	100.00	2,394.54	19,407.97	12.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2010
OCCUPATION : COMMERCIAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO		
	FROM	TO	f	F $\Sigma(d)$	PERCENTAGE		Rp $\Sigma(h)$	Rp $\Sigma(i)$	PERCENTAGE		f $\Sigma(l)$	F $\Sigma(m)$	PERCENTAGE		Rp $\Sigma(p)$	Rp $\Sigma(q)$	PERCENTAGE		BAND (p)/(h)	CUM q/i	
					BAND (d)/ $\Sigma(d)$	CUM $\Sigma(f)$			BAND (i)/ $\Sigma(i)$	CUM $\Sigma(j)$			BAND (m)/ $\Sigma(m)$	CUM $\Sigma(n)$			BAND (q)/ $\Sigma(q)$	CUM $\Sigma(r)$			
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	
1	0.00	50.00	10,395	10,395	13.71	13.71	374.40	374.40	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	5,376	15,771	7.09	20.80	629.53	1,003.94	0.15	0.24	1	1	3.85	3.85	97.85	97.85	0.26	0.26	15.54	9.75	
3	100.00	200.00	7,980	23,751	10.52	31.32	1,794.35	2,798.29	0.43	0.68	1	2	3.85	7.69	14.20	112.05	0.04	0.29	0.79	4.00	
4	200.00	300.00	5,281	29,032	6.96	38.29	1,962.79	4,761.07	0.47	1.15	2	4	7.69	15.38	135.12	247.17	0.35	0.65	6.88	5.19	
5	300.00	500.00	8,064	37,096	10.63	48.92	4,900.08	9,661.16	1.19	2.34	0	4	0.00	15.38	0.00	247.17	0.00	0.65	0.00	2.56	
6	500.00	750.00	6,674	43,770	8.80	57.72	5,860.34	15,521.50	1.42	3.75	0	4	0.00	15.38	0.00	247.17	0.00	0.65	0.00	1.59	
7	750.00	1,000.00	8,105	51,875	10.69	68.41	9,618.55	25,140.05	2.33	6.08	2	6	7.69	23.08	41.64	288.81	0.11	0.75	0.43	1.15	
8	1,000.00	1,500.00	5,670	57,545	7.48	75.89	9,620.91	34,760.96	2.33	8.41	2	8	7.69	30.77	376.47	665.29	0.98	1.74	3.91	1.91	
9	1,500.00	2,000.00	3,545	61,090	4.67	80.56	8,954.26	43,715.22	2.17	10.57	2	10	7.69	38.46	126.59	791.88	0.33	2.07	1.41	1.81	
10	2,000.00	2,500.00	2,347	63,437	3.10	83.66	7,450.71	51,165.93	1.80	12.38	1	11	3.85	42.31	150.00	941.88	0.39	2.46	2.01	1.84	
11	2,500.00	3,000.00	1,701	65,138	2.24	85.90	6,548.07	57,714.00	1.58	13.96	0	11	0.00	42.31	0.00	941.88	0.00	2.46	0.00	1.63	
12	3,000.00	4,000.00	2,111	67,249	2.78	88.68	10,344.97	68,058.97	2.50	16.46	1	12	3.85	46.15	110.12	1,052.00	0.29	2.75	1.06	1.55	
13	4,000.00	5,000.00	1,482	68,731	1.95	90.64	9,444.68	77,503.65	2.28	18.75	0	12	0.00	46.15	0.00	1,052.00	0.00	2.75	0.00	1.36	
14	5,000.00	7,500.00	1,916	70,647	2.53	93.16	15,965.68	93,469.33	3.86	22.61	1	13	3.85	50.00	250.00	1,302.00	0.65	3.40	1.57	1.39	
15	7,500.00	10,000.00	1,122	71,769	1.48	94.64	13,548.06	107,017.39	3.28	25.88	1	14	3.85	53.85	9.35	1,311.35	0.02	3.42	0.07	1.23	
16	10,000.00	20,000.00	1,767	73,536	2.33	96.97	34,281.25	141,298.64	8.29	34.18	1	15	3.85	57.69	100.00	1,411.35	0.26	3.69	0.29	1.00	
17	20,000.00	50,000.00	1,363	74,899	1.80	98.77	56,948.00	198,246.64	13.77	47.95	1	16	3.85	61.54	50.00	1,461.35	0.13	3.82	0.09	0.74	
18	50,000.00	100,000.00	510	75,409	0.67	99.44	47,915.45	246,162.10	11.59	59.54	4	20	15.38	76.92	177.39	1,638.74	0.46	4.28	0.37	0.67	
19	100,000.00	500,000.00	375	75,784	0.49	99.94	98,120.68	344,282.78	23.73	83.27	2	22	7.69	84.62	3,764.10	5,402.84	9.83	14.11	3.84	1.57	
20	500,000.00	UP	47	75,831	0.06	100.00	69,167.02	413,449.79	16.73	100.00	4	26	15.38	100.00	32,896.78	38,299.62	85.89	100.00	47.56	9.26	



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2010

OCCUPATION : INDUSTRIAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO			
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		rp	Rp $\sum(h)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		rp	Rp $\sum(p)$	PERCENTAGE		BAND (q)/ $\sum(q)$	CUM $\sum(r)$	PERCENTAGE	
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			BAND (i)/ $\sum(i)$	CUM $\sum(j)$			(m)/ $\sum(m)$	CUM $\sum(n)$			(p)	(q)	(r)	(s)	(t)	(u)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	462	462	3.40	3.40	16.09	16.09	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	381	843	2.80	6.20	44.32	60.41	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	482	1,325	3.54	9.74	111.08	171.50	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	373	1,698	2.74	12.49	143.20	314.70	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	790	2,488	5.81	18.30	467.12	781.82	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	591	3,079	4.35	22.64	514.78	1,296.60	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	680	3,759	5.00	27.64	883.65	2,180.25	0.07	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000.00	1,500.00	795	4,554	5.85	33.49	1,404.11	3,584.36	0.11	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500.00	2,000.00	666	5,220	4.90	38.39	1,685.89	5,270.26	0.14	0.43	1	1	100.00	100.00	1,400.00	1,400.00	100.00	100.00	83.04	26.56		
10	2,000.00	2,500.00	470	5,690	3.46	41.84	1,468.44	6,738.70	0.12	0.55	0	1	0.00	100.00	0.00	1,400.00	0.00	100.00	0.00	20.78		
11	2,500.00	3,000.00	448	6,138	3.29	45.14	1,734.62	8,473.32	0.14	0.69	0	1	0.00	100.00	0.00	1,400.00	0.00	100.00	0.00	16.52		
12	3,000.00	4,000.00	575	6,713	4.23	49.37	2,826.36	11,299.68	0.23	0.92	0	1	0.00	100.00	0.00	1,400.00	0.00	100.00	0.00	12.39		
13	4,000.00	5,000.00	515	7,228	3.79	53.15	3,241.98	14,541.66	0.26	1.18	0	1	0.00	100.00	0.00	1,400.00	0.00	100.00	0.00	9.63		
14	5,000.00	7,500.00	846	8,074	6.22	59.38	7,205.90	21,747.56	0.59	1.77	0	1	0.00	100.00	0.00	1,400.00	0.00	100.00	0.00	6.44		
15	7,500.00	10,000.00	694	8,768	5.10	64.48	8,526.75	30,274.31	0.69	2.46	0	1	0.00	100.00	0.00	1,400.00	0.00	100.00	0.00	4.62		
16	10,000.00	20,000.00	1,295	10,063	9.52	74.00	24,986.42	55,260.73	2.03	4.49	0	1	0.00	100.00	0.00	1,400.00	0.00	100.00	0.00	2.53		
17	20,000.00	50,000.00	1,420	11,483	10.44	84.45	60,943.97	116,204.70	4.96	9.45	0	1	0.00	100.00	0.00	1,400.00	0.00	100.00	0.00	1.20		
18	50,000.00	100,000.00	806	12,289	5.93	90.37	72,547.26	188,751.96	5.90	15.35	0	1	0.00	100.00	0.00	1,400.00	0.00	100.00	0.00	0.74		
19	100,000.00	500,000.00	995	13,284	7.32	97.69	249,658.44	438,410.41	20.30	35.65	0	1	0.00	100.00	0.00	1,400.00	0.00	100.00	0.00	0.32		
20	500,000.00	UP	314	13,598	2.31	100.00	791,263.39	1,229,673.79	64.35	100.00	0	1	0.00	100.00	0.00	1,400.00	0.00	100.00	0.00	0.11		



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2010
OCCUPATION : RESIDENTIAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO				
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		rp	Rp $\sum(h)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		rp	Rp $\sum(p)$	PERCENTAGE		BAND (q)/ $\sum(q)$	CUM $\sum(r)$	BAND (p)/(h)	CUM q/i	
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			BAND (i)/ $\sum(i)$	CUM $\sum(j)$			BAND (m)/ $\sum(m)$	CUM $\sum(n)$			BAND (q)/ $\sum(q)$						
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
1	0.00	50.00	5,820	5,820	8.80	8.80	225.96	225.96	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50.00	100.00	7,562	13,382	11.44	20.24	874.61	1,100.58	0.26	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	10,406	23,788	15.74	35.97	2,229.82	3,330.40	0.67	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	6,705	30,493	10.14	46.11	2,378.92	5,709.32	0.72	1.72	1	1	12.50	12.50	19.38	19.38	5.48	5.48	0.81	0.34			
5	300.00	500.00	8,784	39,277	13.28	59.40	4,915.52	10,624.84	1.48	3.21	3	4	37.50	50.00	73.04	92.42	20.66	26.15	1.49	0.87			
6	500.00	750.00	8,203	47,480	12.41	71.80	7,380.90	18,005.74	2.23	5.43	1	5	12.50	62.50	20.00	112.42	5.66	31.80	0.27	0.62			
7	750.00	1,000.00	5,104	52,584	7.72	79.52	6,152.46	24,158.20	1.86	7.29	1	6	12.50	75.00	65.00	177.42	18.39	50.19	1.06	0.73			
8	1,000.00	1,500.00	3,876	56,460	5.86	85.39	6,673.81	30,832.01	2.01	9.30	1	7	12.50	87.50	45.34	222.76	12.83	63.02	0.68	0.72			
9	1,500.00	2,000.00	2,206	58,666	3.34	88.72	5,330.33	36,162.34	1.61	10.91	0	7	0.00	87.50	0.00	222.76	0.00	63.02	0.00	0.62			
10	2,000.00	2,500.00	1,327	59,993	2.01	90.73	4,081.02	40,243.36	1.23	12.14	0	7	0.00	87.50	0.00	222.76	0.00	63.02	0.00	0.55			
11	2,500.00	3,000.00	1,057	61,050	1.60	92.33	3,968.65	44,212.01	1.20	13.34	0	7	0.00	87.50	0.00	222.76	0.00	63.02	0.00	0.50			
12	3,000.00	4,000.00	1,226	62,276	1.85	94.18	5,921.31	50,133.32	1.79	15.13	0	7	0.00	87.50	0.00	222.76	0.00	63.02	0.00	0.44			
13	4,000.00	5,000.00	750	63,026	1.13	95.31	4,713.88	54,847.21	1.42	16.55	1	8	12.50	100.00	130.73	353.48	36.98	100.00	2.77	0.64			
14	5,000.00	7,500.00	922	63,948	1.39	96.71	8,145.60	62,992.81	2.46	19.01	0	8	0.00	100.00	0.00	353.48	0.00	100.00	0.00	0.56			
15	7,500.00	10,000.00	559	64,507	0.85	97.55	7,345.89	70,338.70	2.22	21.22	0	8	0.00	100.00	0.00	353.48	0.00	100.00	0.00	0.50			
16	10,000.00	20,000.00	726	65,233	1.10	98.65	16,120.46	86,459.16	4.86	26.09	0	8	0.00	100.00	0.00	353.48	0.00	100.00	0.00	0.41			
17	20,000.00	50,000.00	440	65,673	0.67	99.32	19,177.15	105,636.31	5.79	31.87	0	8	0.00	100.00	0.00	353.48	0.00	100.00	0.00	0.33			
18	50,000.00	100,000.0	177	65,850	0.27	99.59	17,853.93	123,490.23	5.39	37.26	0	8	0.00	100.00	0.00	353.48	0.00	100.00	0.00	0.29			
19	100,000.00	500,000.0	233	66,083	0.35	99.94	66,624.00	190,114.23	20.10	57.36	0	8	0.00	100.00	0.00	353.48	0.00	100.00	0.00	0.19			
20	500,000.00	UP	41	66,124	0.06	100.00	141,313.02	331,427.26	42.64	100.00	0	8	0.00	100.00	0.00	353.48	0.00	100.00	0.00	0.11			



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR

: 2009

OCCUPATION

: AGRICULTURAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO			
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		BAND (q)/Σ(q)	CUM Σ(r)	PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(j)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (p)/Σ(h)	CUM q/i				
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	3	3	1.20	1.20	0.15	0.15	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50.00	100.00	5	8	1.99	3.19	0.51	0.66	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100.00	200.00	14	22	5.58	8.76	2.04	2.70	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200.00	300.00	9	31	3.59	12.35	2.41	5.11	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300.00	500.00	7	38	2.79	15.14	3.53	8.64	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500.00	750.00	7	45	2.79	17.93	5.14	13.79	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750.00	1,000.00	8	53	3.19	21.12	8.81	22.59	0.07	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000.00	1,500.00	10	63	3.98	25.10	14.92	37.52	0.12	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500.00	2,000.00	10	73	3.98	29.08	16.49	54.01	0.13	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000.00	2,500.00	8	81	3.19	32.27	21.36	75.37	0.17	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500.00	3,000.00	4	85	1.59	33.86	13.96	89.34	0.11	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000.00	4,000.00	8	93	3.19	37.05	33.68	123.01	0.27	1.00	2	2	7.41	7.41	55.98	55.98	0.40	0.40	166.22	45.51		
13	4,000.00	5,000.00	12	105	4.78	41.83	70.42	193.43	0.57	1.57	0	2	0.00	7.41	0.00	55.98	0.00	0.40	0.00	28.94		
14	5,000.00	7,500.00	23	128	9.16	51.00	174.66	368.09	1.41	2.98	2	4	7.41	14.81	116.81	172.79	0.83	1.22	66.88	46.94		
15	7,500.00	10,000.00	13	141	5.18	56.18	153.36	521.45	1.24	4.22	10	14	37.04	51.85	2,659.25	2,832.03	18.83	20.05	1,733.99	543.10		
16	10,000.00	20,000.00	24	165	9.56	65.74	365.60	887.05	2.96	7.18	10	24	37.04	88.89	9,949.30	12,781.33	70.46	90.51	2,721.39	1,440.88		
17	20,000.00	50,000.00	36	201	14.34	80.08	1,415.51	2,302.56	11.47	18.65	2	26	7.41	96.30	913.11	13,694.45	6.47	96.98	64.51	594.75		
18	50,000.00	100,000.00	21	222	8.37	88.45	1,712.93	4,015.49	13.87	32.52	1	27	3.70	100.00	426.88	14,121.33	3.02	100.00	24.92	351.67		
19	100,000.00	500,000.00	26	248	10.36	98.80	5,872.94	9,888.43	47.57	80.09	0	27	0.00	100.00	0.00	14,121.33	0.00	100.00	0.00	142.81		
20	500,000.00	UP	3	251	1.20	100.00	2,457.69	12,346.11	19.91	100.00	0	27	0.00	100.00	0.00	14,121.33	0.00	100.00	0.00	114.38		



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2009
OCCUPATION : COMMERCIAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS			GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO		
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(l)	CUM Σ(j)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)
1	0.00	50.00	12,251	12,251	16.54	16.54	415.58	415.58	0.10	0.10	65	65	6.27	6.27	2,016.07	2,016.07	0.21	0.21	485.12	485.12
2	50.00	100.00	5,962	18,213	8.05	24.59	670.51	1,086.10	0.17	0.27	54	119	5.21	11.48	2,205.52	4,221.59	0.23	0.44	328.93	388.69
3	100.00	200.00	7,476	25,689	10.09	34.68	1,560.34	2,646.43	0.39	0.66	62	181	5.98	17.45	3,990.55	8,212.13	0.42	0.87	255.75	310.31
4	200.00	300.00	4,549	30,238	6.14	40.83	1,513.94	4,160.37	0.38	1.03	82	263	7.91	25.36	6,614.62	14,826.75	0.70	1.56	436.91	356.38
5	300.00	500.00	7,634	37,872	10.31	51.13	4,063.79	8,224.16	1.01	2.04	154	417	14.85	40.21	24,805.35	39,632.10	2.61	4.18	610.40	481.90
6	500.00	750.00	7,746	45,618	10.46	61.59	6,486.11	14,710.27	1.61	3.64	110	527	10.61	50.82	25,241.01	64,873.11	2.66	6.83	389.15	441.01
7	750.00	1,000.00	7,624	53,242	10.29	71.89	8,664.41	23,374.68	2.15	5.79	104	631	10.03	60.85	17,260.41	82,133.52	1.82	8.65	199.21	351.38
8	1,000.00	1,500.00	5,071	58,313	6.85	78.73	7,909.34	31,284.03	1.96	7.75	56	687	5.40	66.25	10,563.60	92,697.12	1.11	9.77	133.56	296.31
9	1,500.00	2,000.00	3,058	61,371	4.13	82.86	6,733.20	38,017.23	1.67	9.42	51	738	4.92	71.17	21,097.30	113,794.42	2.22	11.99	313.33	299.32
10	2,000.00	2,500.00	1,678	63,049	2.27	85.13	4,611.12	42,628.34	1.14	10.56	28	766	2.70	73.87	16,892.78	130,687.20	1.78	13.77	366.35	306.57
11	2,500.00	3,000.00	1,392	64,441	1.88	87.01	4,649.13	47,277.47	1.15	11.71	19	785	1.83	75.70	6,175.72	136,862.92	0.65	14.42	132.84	289.49
12	3,000.00	4,000.00	1,721	66,162	2.32	89.33	7,302.71	54,580.18	1.81	13.52	30	815	2.89	78.59	19,265.63	156,128.55	2.03	16.45	263.81	286.05
13	4,000.00	5,000.00	1,235	67,397	1.67	91.00	6,800.99	61,381.17	1.68	15.21	21	836	2.03	80.62	9,329.31	165,457.85	0.98	17.43	137.18	269.56
14	5,000.00	7,500.00	1,638	69,035	2.21	93.21	12,297.18	73,678.35	3.05	18.25	32	868	3.09	83.70	10,679.23	176,137.09	1.13	18.56	86.84	239.06
15	7,500.00	10,000.00	1,021	70,056	1.38	94.59	10,501.85	84,180.20	2.60	20.85	27	895	2.60	86.31	35,285.12	211,422.21	3.72	22.27	335.99	251.15
16	10,000.00	20,000.00	1,647	71,703	2.22	96.81	29,300.62	113,480.82	7.26	28.11	43	938	4.15	90.45	116,101.01	327,523.22	12.23	34.50	396.24	288.62
17	20,000.00	50,000.00	1,357	73,060	1.83	98.64	47,740.57	161,221.39	11.83	39.94	32	970	3.09	93.54	147,201.57	474,724.79	15.51	50.01	308.34	294.46
18	50,000.00	100,000.0	531	73,591	0.72	99.36	37,606.01	198,827.40	9.32	49.26	12	982	1.16	94.70	10,109.52	484,834.31	1.07	51.08	26.88	243.85
19	100,000.00	500,000.0	408	73,999	0.55	99.91	98,435.89	297,263.29	24.39	73.64	36	1,018	3.47	98.17	133,661.97	618,496.29	14.08	65.16	135.79	208.06
20	500,000.00	UP	65	74,064	0.09	100.00	106,397.59	403,660.89	26.36	100.00	19	1,037	1.83	100.00	330,716.84	949,213.12	34.84	100.00	310.83	235.15



PT. Asuransi MAIPARK Indonesia

UNDERWRITING YEAR : 2009
OCCUPATION : INDUSTRIAL

RISK & LOSS PROFILE

As At 31/12/2011

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS			GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO				
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		rp	Rp $\sum(h)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		rp	Rp $\sum(p)$	PERCENTAGE		BAND (q)/ $\sum(q)$	CUM $\sum(r)$	BAND (p)/(h)	CUM q/i
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			BAND (i)/ $\sum(i)$	CUM $\sum(j)$			BAND (m)/ $\sum(m)$	CUM $\sum(n)$			BAND (q)/ $\sum(q)$					
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	493	493	3.81	3.81	12.07	12.07	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	319	812	2.47	6.28	33.57	45.64	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	475	1,287	3.67	9.95	88.65	134.29	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	382	1,669	2.95	12.91	131.13	265.41	0.01	0.01	1	1	4.55	4.55	28.24	28.24	0.67	0.67	21.54	10.64		
5	300.00	500.00	671	2,340	5.19	18.10	348.85	614.26	0.02	0.03	1	2	4.55	9.09	62.30	90.54	1.48	2.14	17.86	14.74		
6	500.00	750.00	596	2,936	4.61	22.71	483.24	1,097.50	0.03	0.06	0	2	0.00	9.09	0.00	90.54	0.00	2.14	0.00	8.25		
7	750.00	1,000.00	582	3,518	4.50	27.21	665.47	1,762.97	0.04	0.09	0	2	0.00	9.09	0.00	90.54	0.00	2.14	0.00	5.14		
8	1,000.00	1,500.00	762	4,280	5.89	33.10	1,172.75	2,935.72	0.06	0.16	2	4	9.09	18.18	1,538.40	1,628.94	36.43	38.58	131.18	55.49		
9	1,500.00	2,000.00	635	4,915	4.91	38.01	1,348.74	4,284.46	0.07	0.23	2	6	9.09	27.27	162.99	1,791.93	3.86	42.44	12.08	41.82		
10	2,000.00	2,500.00	422	5,337	3.26	41.27	1,145.25	5,429.71	0.06	0.29	0	6	0.00	27.27	0.00	1,791.93	0.00	42.44	0.00	33.00		
11	2,500.00	3,000.00	439	5,776	3.39	44.67	1,441.37	6,871.08	0.08	0.37	2	8	9.09	36.36	497.39	2,289.32	11.78	54.22	34.51	33.32		
12	3,000.00	4,000.00	583	6,359	4.51	49.18	2,343.13	9,214.21	0.12	0.49	1	9	4.55	40.91	83.03	2,372.35	1.97	56.18	3.54	25.75		
13	4,000.00	5,000.00	436	6,795	3.37	52.55	2,284.07	11,498.28	0.12	0.61	1	10	4.55	45.45	13.78	2,386.13	0.33	56.51	0.60	20.75		
14	5,000.00	7,500.00	795	7,590	6.15	58.70	5,584.39	17,082.67	0.30	0.91	0	10	0.00	45.45	0.00	2,386.13	0.00	56.51	0.00	13.97		
15	7,500.00	10,000.00	653	8,243	5.05	63.75	6,793.82	23,876.49	0.36	1.27	4	14	18.18	63.64	769.99	3,156.12	18.24	74.75	11.33	13.22		
16	10,000.00	20,000.00	1,273	9,516	9.84	73.59	20,923.98	44,800.47	1.11	2.38	3	17	13.64	77.27	888.64	4,044.76	21.05	95.79	4.25	9.03		
17	20,000.00	50,000.00	1,426	10,942	11.03	84.62	50,388.95	95,189.42	2.68	5.06	1	18	4.55	81.82	67.08	4,111.84	1.59	97.38	0.13	4.32		
18	50,000.00	100,000.00	769	11,711	5.95	90.57	57,409.80	152,599.22	3.05	8.12	0	18	0.00	81.82	0.00	4,111.84	0.00	97.38	0.00	2.69		
19	100,000.00	500,000.00	919	12,630	7.11	97.67	207,665.62	360,264.84	11.04	19.16	3	21	13.64	95.45	19.98	4,131.82	0.47	97.85	0.01	1.15		
20	500,000.00	UP	301	12,931	2.33	100.00	1,519,975.47	1,880,240.31	80.84	100.00	1	22	4.55	100.00	90.68	4,222.50	2.15	100.00	0.01	0.22		



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2009
OCCUPATION : RESIDENTIAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS			GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO				
	FROM	TO	f	F $\Sigma(d)$	PERCENTAGE		rp	Rp $\Sigma(h)$	PERCENTAGE		f	F $\Sigma(l)$	PERCENTAGE		rp	Rp $\Sigma(p)$	PERCENTAGE		BAND (q)/ $\Sigma(q)$	CUM $\Sigma(r)$	PERCENTAGE	
					BAND (d)/ $\Sigma(d)$	CUM $\Sigma(f)$			BAND (i)/ $\Sigma(i)$	CUM $\Sigma(j)$			BAND (m)/ $\Sigma(m)$	CUM $\Sigma(n)$			BAND (p)/(h)	CUM q/i				
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	4,932	4,932	11.55	11.55	152.77	152.77	0.07	0.07	19	19	2.12	2.12	267.80	267.80	0.33	0.33	175.30	175.30		
2	50.00	100.00	3,100	8,032	7.26	18.82	302.73	455.49	0.13	0.20	94	113	10.49	12.61	1,664.05	1,931.85	2.02	2.35	549.69	424.12		
3	100.00	200.00	5,771	13,803	13.52	32.34	1,102.24	1,557.73	0.47	0.67	235	348	26.23	38.84	5,960.85	7,892.70	7.25	9.60	540.79	506.68		
4	200.00	300.00	4,792	18,595	11.23	43.56	1,495.71	3,053.44	0.64	1.31	168	516	18.75	57.59	9,737.00	17,629.70	11.85	21.45	651.00	577.37		
5	300.00	500.00	6,229	24,824	14.59	58.16	3,076.26	6,129.70	1.32	2.63	184	700	20.54	78.13	18,060.24	35,689.94	21.97	43.42	587.08	582.25		
6	500.00	750.00	4,082	28,906	9.56	67.72	3,084.78	9,214.48	1.32	3.96	74	774	8.26	86.38	10,320.24	46,010.18	12.56	55.98	334.55	499.32		
7	750.00	1,000.00	3,261	32,167	7.64	75.36	3,513.03	12,727.51	1.51	5.47	55	829	6.14	92.52	10,221.68	56,231.86	12.44	68.42	290.97	441.81		
8	1,000.00	1,500.00	2,987	35,154	7.00	82.36	4,506.72	17,234.23	1.94	7.40	30	859	3.35	95.87	11,029.30	67,261.15	13.42	81.84	244.73	390.28		
9	1,500.00	2,000.00	1,696	36,850	3.97	86.33	3,577.45	20,811.68	1.54	8.94	15	874	1.67	97.54	4,858.10	72,119.25	5.91	87.75	135.80	346.53		
10	2,000.00	2,500.00	975	37,825	2.28	88.61	2,657.19	23,468.87	1.14	10.08	7	881	0.78	98.33	4,711.23	76,830.48	5.73	93.48	177.30	327.37		
11	2,500.00	3,000.00	773	38,598	1.81	90.43	2,573.02	26,041.89	1.11	11.18	4	885	0.45	98.77	1,932.24	78,762.73	2.35	95.83	75.10	302.45		
12	3,000.00	4,000.00	887	39,485	2.08	92.50	3,852.81	29,894.70	1.65	12.84	5	890	0.56	99.33	1,187.83	79,950.56	1.45	97.27	30.83	267.44		
13	4,000.00	5,000.00	603	40,088	1.41	93.92	3,377.93	33,272.63	1.45	14.29	2	892	0.22	99.55	821.12	80,771.68	1.00	98.27	24.31	242.76		
14	5,000.00	7,500.00	718	40,806	1.68	95.60	5,863.84	39,136.47	2.52	16.81	1	893	0.11	99.67	10.00	80,781.68	0.01	98.29	0.17	206.41		
15	7,500.00	10,000.00	446	41,252	1.04	96.64	5,341.65	44,478.12	2.29	19.10	1	894	0.11	99.78	23.47	80,805.15	0.03	98.31	0.44	181.67		
16	10,000.00	20,000.00	591	41,843	1.38	98.03	12,091.84	56,569.96	5.19	24.30	1	895	0.11	99.89	1,382.49	82,187.64	1.68	100.00	11.43	145.28		
17	20,000.00	50,000.00	412	42,255	0.97	98.99	15,807.96	72,377.91	6.79	31.09	0	895	0.00	99.89	0.00	82,187.64	0.00	100.00	0.00	113.55		
18	50,000.00	100,000.0	172	42,427	0.40	99.40	15,210.60	87,588.51	6.53	37.62	1	896	0.11	100.00	2.70	82,190.34	0.00	100.00	0.02	93.84		
19	100,000.00	500,000.0	222	42,649	0.52	99.92	61,091.67	148,680.18	26.24	63.86	0	896	0.00	100.00	0.00	82,190.34	0.00	100.00	0.00	55.28		
20	500,000.00	UP	36	42,685	0.08	100.00	84,148.96	232,829.14	36.14	100.00	0	896	0.00	100.00	0.00	82,190.34	0.00	100.00	0.00	35.30		



PT. Asuransi MAIPARK Indonesia

UNDERWRITING YEAR : 2008
 OCCUPATION : AGRICULTURAL

RISK & LOSS PROFILE

As At 31/12/2011

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO			
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		rp	Rp $\sum(h)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		rp	Rp $\sum(p)$	PERCENTAGE		BAND (q) $\sum(q)$	CUM $\sum(r)$	PERCENTAGE	
					BAND (d) $\sum(i)$	CUM $\sum(f)$			BAND (h) $\sum(l)$	CUM $\sum(j)$			BAND (m) $\sum(m)$	CUM $\sum(n)$			BAND (p) $\sum(q)$	CUM $\sum(r)$			BAND (p) $\sum(h)$	CUM q/i
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	4	4	0.74	0.74	0.20	0.20	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	7	11	1.29	2.03	0.70	0.90	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	40	51	7.39	9.43	6.40	7.30	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	21	72	3.88	13.31	5.69	12.99	0.04	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	27	99	4.99	18.30	13.05	26.04	0.08	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	16	115	2.96	21.26	11.67	37.71	0.08	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	19	134	3.51	24.77	16.85	54.56	0.11	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000.00	1,500.00	26	160	4.81	29.57	38.56	93.12	0.25	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500.00	2,000.00	17	177	3.14	32.72	33.19	126.31	0.22	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000.00	2,500.00	11	188	2.03	34.75	29.32	155.63	0.19	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500.00	3,000.00	8	196	1.48	36.23	23.26	178.89	0.15	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000.00	4,000.00	17	213	3.14	39.37	65.51	244.40	0.42	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000.00	5,000.00	25	238	4.62	43.99	130.68	375.08	0.85	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000.00	7,500.00	52	290	9.61	53.60	353.44	728.52	2.29	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500.00	10,000.00	33	323	6.10	59.70	292.70	1,021.22	1.90	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000.00	20,000.00	77	400	14.23	73.94	1,240.41	2,261.63	8.04	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000.00	50,000.00	66	466	12.20	86.14	2,463.61	4,725.24	15.97	30.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000.00	100,000.0	23	489	4.25	90.39	1,721.74	6,446.98	11.16	41.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000.00	500,000.0	50	539	9.24	99.63	8,296.63	14,743.61	53.79	95.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000.00	UP	2	541	0.37	100.00	679.83	15,423.44	4.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2008
OCCUPATION : COMMERCIAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (In Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO			
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		rp	Rp $\sum(h)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		rp	Rp $\sum(p)$	PERCENTAGE		BAND (q)/ $\sum(q)$	CUM $\sum(r)$	PERCENTAGE	
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			(i)/ $\sum(i)$	CUM $\sum(j)$			BAND (m)/ $\sum(m)$	CUM $\sum(n)$			(p)	(q)	(r)	(s)	(t)	(u)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	14,327	14,327	20.80	20.80	463.87	463.87	0.11	0.11	7	7	1.44	1.44	2,449.16	2,449.16	0.80	0.80	527.98	527.98		
2	50.00	100.00	7,022	21,349	10.19	30.99	689.40	1,153.27	0.17	0.28	10	17	2.06	3.51	389.96	2,839.12	0.13	0.93	56.57	246.18		
3	100.00	200.00	7,519	28,868	10.92	41.91	1,442.62	2,595.89	0.35	0.63	32	49	6.60	10.10	1,339.02	4,178.13	0.44	1.36	92.82	160.95		
4	200.00	300.00	4,333	33,201	6.29	48.20	1,420.57	4,016.46	0.34	0.97	34	83	7.01	17.11	2,430.80	6,608.93	0.79	2.16	171.11	164.55		
5	300.00	500.00	7,089	40,290	10.29	58.49	3,712.63	7,729.09	0.90	1.87	60	143	12.37	29.48	9,315.08	15,924.01	3.04	5.20	250.90	206.03		
6	500.00	750.00	6,176	46,466	8.97	67.45	5,307.43	13,036.52	1.28	3.15	42	185	8.66	38.14	7,972.59	23,896.61	2.60	7.81	150.22	183.31		
7	750.00	1,000.00	4,603	51,069	6.68	74.14	5,204.15	18,240.67	1.26	4.41	29	214	5.98	44.12	6,553.30	30,449.90	2.14	9.95	125.92	166.93		
8	1,000.00	1,500.00	4,164	55,233	6.04	80.18	6,875.98	25,116.65	1.66	6.07	41	255	8.45	52.58	14,231.30	44,681.20	4.65	14.60	206.97	177.89		
9	1,500.00	2,000.00	2,701	57,934	3.92	84.10	6,183.51	31,300.16	1.49	7.56	29	284	5.98	58.56	20,008.45	64,689.65	6.54	21.13	323.58	206.68		
10	2,000.00	2,500.00	1,484	59,418	2.15	86.26	4,399.27	35,699.43	1.06	8.62	20	304	4.12	62.68	9,505.49	74,195.14	3.10	24.24	216.07	207.83		
11	2,500.00	3,000.00	1,149	60,567	1.67	87.92	4,115.96	39,815.40	0.99	9.62	9	313	1.86	64.54	5,814.55	80,009.68	1.90	26.14	141.27	200.95		
12	3,000.00	4,000.00	1,418	61,985	2.06	89.98	6,254.39	46,069.79	1.51	11.13	19	332	3.92	68.45	13,262.19	93,271.87	4.33	30.47	212.05	202.46		
13	4,000.00	5,000.00	1,078	63,063	1.56	91.55	6,136.16	52,205.95	1.48	12.61	20	352	4.12	72.58	3,405.81	96,677.69	1.11	31.58	55.50	185.19		
14	5,000.00	7,500.00	1,399	64,462	2.03	93.58	11,096.81	63,302.76	2.68	15.29	15	367	3.09	75.67	4,439.64	101,117.32	1.45	33.03	40.01	159.74		
15	7,500.00	10,000.00	852	65,314	1.24	94.82	9,583.02	72,885.78	2.32	17.61	26	393	5.36	81.03	20,311.05	121,428.37	6.63	39.66	211.95	166.60		
16	10,000.00	20,000.00	1,419	66,733	2.06	96.88	26,415.46	99,301.24	6.38	23.99	30	423	6.19	87.22	41,797.86	163,226.23	13.65	53.32	158.23	164.37		
17	20,000.00	50,000.00	1,201	67,934	1.74	98.62	50,243.85	149,545.09	12.14	36.13	16	439	3.30	90.52	9,019.28	172,245.51	2.95	56.26	17.95	115.18		
18	50,000.00	100,000.00	477	68,411	0.69	99.31	44,645.58	194,190.67	10.79	46.91	12	451	2.47	92.99	85,368.21	257,613.72	27.89	84.15	191.21	132.66		
19	100,000.00	500,000.00	405	68,816	0.59	99.90	105,032.38	299,223.05	25.37	72.29	21	472	4.33	97.32	27,842.05	285,455.77	9.09	93.24	26.51	95.40		
20	500,000.00	UP	69	68,885	0.10	100.00	114,720.52	413,943.57	27.71	100.00	13	485	2.68	100.00	20,683.41	306,139.18	6.76	100.00	18.03	73.96		



PT. Asuransi MAIPARK Indonesia

UNDERWRITING YEAR : 2008
OCCUPATION : INDUSTRIAL

RISK & LOSS PROFILE

As At 31/12/2011

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO		
	FROM	TO	f	F $\Sigma(d)$	PERCENTAGE		rp	Rp $\Sigma(h)$	PERCENTAGE		f	F $\Sigma(l)$	PERCENTAGE		rp	Rp $\Sigma(p)$	PERCENTAGE		BAND (q)/ $\Sigma(q)$	CUM $\Sigma(r)$	
					BAND (d)/ $\Sigma(d)$	CUM $\Sigma(f)$			BAND (i)/ $\Sigma(i)$	CUM $\Sigma(j)$			BAND (m)/ $\Sigma(m)$	CUM $\Sigma(n)$			BAND (p)/ $\Sigma(p)$	CUM $\Sigma(r)$			
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	
1	0.00	50.00	217	217	2.09	2.09	10.24	10.24	0.00	0.00	2	2	10.00	10.00	58.65	58.65	0.15	0.15	572.98	572.98	
2	50.00	100.00	173	390	1.67	3.77	25.80	36.04	0.00	0.00	0	2	0.00	10.00	0.00	58.65	0.00	0.15	0.00	0.00	162.74
3	100.00	200.00	315	705	3.04	6.81	76.49	112.53	0.01	0.01	0	2	0.00	10.00	0.00	58.65	0.00	0.15	0.00	0.00	52.12
4	200.00	300.00	317	1,022	3.06	9.87	112.67	225.19	0.01	0.02	0	2	0.00	10.00	0.00	58.65	0.00	0.15	0.00	0.00	26.04
5	300.00	500.00	448	1,470	4.33	14.19	268.14	493.33	0.02	0.04	0	2	0.00	10.00	0.00	58.65	0.00	0.15	0.00	0.00	11.89
6	500.00	750.00	458	1,928	4.42	18.61	426.18	919.51	0.03	0.07	2	4	10.00	20.00	125.10	183.75	0.33	0.48	29.35	19.98	
7	750.00	1,000.00	494	2,422	4.77	23.38	618.73	1,538.24	0.05	0.12	0	4	0.00	20.00	0.00	183.75	0.00	0.48	0.00	0.00	11.95
8	1,000.00	1,500.00	568	2,990	5.48	28.87	999.79	2,538.04	0.08	0.19	0	4	0.00	20.00	0.00	183.75	0.00	0.48	0.00	0.00	7.24
9	1,500.00	2,000.00	495	3,485	4.78	33.65	1,197.61	3,735.65	0.09	0.28	0	4	0.00	20.00	0.00	183.75	0.00	0.48	0.00	0.00	4.92
10	2,000.00	2,500.00	339	3,824	3.27	36.92	1,003.95	4,739.59	0.08	0.36	1	5	5.00	25.00	79.89	263.65	0.21	0.69	7.96	5.56	
11	2,500.00	3,000.00	334	4,158	3.22	40.14	1,240.59	5,980.19	0.09	0.45	1	6	5.00	30.00	1,362.49	1,626.13	3.58	4.27	109.83	27.19	
12	3,000.00	4,000.00	480	4,638	4.63	44.78	2,312.20	8,292.39	0.17	0.62	0	6	0.00	30.00	0.00	1,626.13	0.00	4.27	0.00	0.00	19.61
13	4,000.00	5,000.00	381	5,019	3.68	48.46	2,512.56	10,804.95	0.19	0.81	1	7	5.00	35.00	8.55	1,634.68	0.02	4.30	0.34	0.00	15.13
14	5,000.00	7,500.00	730	5,749	7.05	55.50	5,937.86	16,742.81	0.45	1.26	2	9	10.00	45.00	5.66	1,640.34	0.01	4.31	0.10	0.00	9.80
15	7,500.00	10,000.00	511	6,260	4.93	60.44	5,948.70	22,691.51	0.45	1.71	2	11	10.00	55.00	166.94	1,807.28	0.44	4.75	2.81	7.96	
16	10,000.00	20,000.00	1,110	7,370	10.72	71.15	20,935.21	43,626.72	1.58	3.28	2	13	10.00	65.00	622.55	2,429.83	1.64	6.39	2.97	5.57	
17	20,000.00	50,000.00	1,185	8,555	11.44	82.59	49,358.05	92,984.78	3.71	7.00	2	15	10.00	75.00	427.57	2,857.41	1.12	7.51	0.87	3.07	
18	50,000.00	100,000.00	710	9,265	6.85	89.45	63,604.36	156,589.13	4.79	11.78	2	17	10.00	85.00	2,594.46	5,451.87	6.82	14.33	4.08	3.48	
19	100,000.00	500,000.00	813	10,078	7.85	97.30	216,776.84	373,365.98	16.31	28.10	1	18	5.00	90.00	17,282.42	22,734.29	45.43	59.76	7.97	6.09	
20	500,000.00	UP	280	10,358	2.70	100.00	955,504.66	1,328,870.63	71.90	100.00	2	20	10.00	100.00	15,308.28	38,042.56	40.24	100.00	1.60	2.86	



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2008
OCCUPATION : RESIDENTIAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (In Million Rp)		NUMBER OF RISKS			GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO				
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		rp	Rp $\sum(h)$	PERCENTAGE		f	F $\sum(i)$	PERCENTAGE		rp	Rp $\sum(p)$	PERCENTAGE		BAND (q)/ $\sum(q)$	CUM $\sum(r)$	BAND (p)/ $\sum(p)$	CUM q/f
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			BAND (i)/ $\sum(i)$	CUM $\sum(j)$			BAND (m)/ $\sum(m)$	CUM $\sum(n)$			BAND (p)/ $\sum(p)$	CUM $\sum(s)$				
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	5,216	5,216	12.83	12.83	172.21	172.21	0.09	0.09	2	2	0.75	0.75	5.27	5.27	0.02	0.02	3.06	3.06		
2	50.00	100.00	3,374	8,590	8.30	21.13	318.31	490.51	0.16	0.25	28	30	10.53	11.28	487.46	492.73	1.67	1.69	153.14	100.45		
3	100.00	200.00	5,513	14,103	13.56	34.69	1,047.70	1,538.21	0.53	0.77	74	104	27.82	39.10	1,073.77	1,566.49	3.68	5.37	102.49	101.84		
4	200.00	300.00	4,322	18,425	10.63	45.32	1,335.81	2,874.02	0.67	1.45	51	155	19.17	58.27	2,086.86	3,653.35	7.15	12.51	156.22	127.12		
5	300.00	500.00	5,624	24,049	13.83	59.16	2,746.61	5,620.63	1.38	2.83	49	204	18.42	76.69	6,823.71	10,477.06	23.37	35.89	248.44	186.40		
6	500.00	750.00	3,847	27,896	9.46	68.62	2,842.92	8,463.55	1.43	4.26	21	225	7.89	84.59	4,398.16	14,875.22	15.07	50.96	154.71	175.76		
7	750.00	1,000.00	2,710	30,606	6.67	75.29	2,925.23	11,388.78	1.47	5.73	17	242	6.39	90.98	4,203.89	19,079.11	14.40	65.36	143.71	167.53		
8	1,000.00	1,500.00	2,687	33,293	6.61	81.90	4,084.26	15,473.04	2.06	7.79	12	254	4.51	95.49	3,264.59	22,343.70	11.18	76.54	79.93	144.40		
9	1,500.00	2,000.00	1,518	34,811	3.73	85.63	3,265.69	18,738.73	1.64	9.43	1	255	0.38	95.86	694.82	23,038.53	2.38	78.92	21.28	122.95		
10	2,000.00	2,500.00	928	35,739	2.28	87.92	2,466.65	21,205.38	1.24	10.67	3	258	1.13	96.99	651.36	23,689.88	2.23	81.15	26.41	111.72		
11	2,500.00	3,000.00	692	36,431	1.70	89.62	2,327.52	23,532.90	1.17	11.85	1	259	0.38	97.37	352.77	24,042.66	1.21	82.36	15.16	102.17		
12	3,000.00	4,000.00	925	37,356	2.28	91.89	3,789.60	27,322.50	1.91	13.75	2	261	0.75	98.12	1,186.97	25,229.63	4.07	86.43	31.32	92.34		
13	4,000.00	5,000.00	569	37,925	1.40	93.29	3,096.27	30,418.76	1.56	15.31	3	264	1.13	99.25	3,805.27	29,034.90	13.04	99.46	122.90	95.45		
14	5,000.00	7,500.00	727	38,652	1.79	95.08	5,353.24	35,772.01	2.69	18.01	1	265	0.38	99.62	148.49	29,183.38	0.51	99.97	2.77	81.58		
15	7,500.00	10,000.00	700	39,352	1.72	96.80	7,583.01	43,355.01	3.82	21.82	0	265	0.00	99.62	0.00	29,183.38	0.00	99.97	0.00	67.31		
16	10,000.00	20,000.00	545	39,897	1.34	98.15	9,615.96	52,970.97	4.84	26.66	0	265	0.00	99.62	0.00	29,183.38	0.00	99.97	0.00	55.09		
17	20,000.00	50,000.00	351	40,248	0.86	99.01	13,900.98	66,871.96	7.00	33.66	0	265	0.00	99.62	0.00	29,183.38	0.00	99.97	0.00	43.64		
18	50,000.00	100,000.00	154	40,402	0.38	99.39	15,781.25	82,653.21	7.94	41.60	0	265	0.00	99.62	0.00	29,183.38	0.00	99.97	0.00	35.31		
19	100,000.00	500,000.00	202	40,604	0.50	99.88	64,112.73	146,765.93	32.27	73.88	1	266	0.38	100.00	9.07	29,192.45	0.03	100.00	0.01	19.89		
20	500,000.00	UP	47	40,651	0.12	100.00	51,895.99	198,661.93	26.12	100.00	0	266	0.00	100.00	0.00	29,192.45	0.00	100.00	0.00	14.69		



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2007
OCCUPATION : AGRICULTURAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (In Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO		
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		rp	Rp $\sum(h)$	PERCENTAGE		f	F $\sum(i)$	PERCENTAGE		rp	Rp $\sum(p)$	PERCENTAGE		BAND (q)/ $\sum(q)$	CUM $\sum(r)$	
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			BAND (i)/ $\sum(i)$	CUM $\sum(j)$			(m)/ $\sum(m)$	CUM $\sum(n)$			BAND (p)/ $\sum(p)$	CUM $\sum(s)$			
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	
1	0.00	50.00	2	2	0.52	0.52	0.10	0.10	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	7	9	1.80	2.32	0.76	0.86	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	17	26	4.38	6.70	2.52	3.38	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	10	36	2.58	9.28	3.37	6.76	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	11	47	2.84	12.11	6.37	13.13	0.05	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	14	61	3.61	15.72	10.35	23.48	0.08	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	13	74	3.35	19.07	14.51	37.99	0.12	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000.00	1,500.00	10	84	2.58	21.65	15.76	53.75	0.13	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500.00	2,000.00	10	94	2.58	24.23	24.18	77.93	0.20	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000.00	2,500.00	4	98	1.03	25.26	12.49	90.42	0.10	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500.00	3,000.00	10	108	2.58	27.84	36.25	126.67	0.30	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000.00	4,000.00	16	124	4.12	31.96	61.51	188.18	0.50	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000.00	5,000.00	10	134	2.58	34.54	53.61	241.79	0.44	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000.00	7,500.00	43	177	11.08	45.62	311.69	553.47	2.55	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500.00	10,000.00	17	194	4.38	50.00	174.07	727.54	1.42	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000.00	20,000.00	69	263	17.78	67.78	1,100.49	1,828.03	9.00	14.95	2	2	100.00	100.00	228.31	228.31	100.00	100.00	20.75	12.49	
17	20,000.00	50,000.00	58	321	14.95	82.73	2,043.01	3,871.04	16.70	31.65	0	2	0.00	100.00	0.00	228.31	0.00	100.00	0.00	5.90	
18	50,000.00	100,000.0	40	361	10.31	93.04	3,191.57	7,062.61	26.10	57.75	0	2	0.00	100.00	0.00	228.31	0.00	100.00	0.00	3.23	
19	100,000.00	500,000.0	26	387	6.70	99.74	3,829.66	10,892.27	31.31	89.06	0	2	0.00	100.00	0.00	228.31	0.00	100.00	0.00	2.10	
20	500,000.00	UP	1	388	0.26	100.00	1,337.90	12,230.17	10.94	100.00	0	2	0.00	100.00	0.00	228.31	0.00	100.00	0.00	1.87	



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2007
OCCUPATION : COMMERCIAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO			
	FROM	TO	f	F $\Sigma(d)$	PERCENTAGE		rp	Rp $\Sigma(h)$	PERCENTAGE		f	F $\Sigma(l)$	PERCENTAGE		rp	Rp $\Sigma(p)$	PERCENTAGE		BAND (q)/ $\Sigma(q)$	CUM $\Sigma(r)$	PERCENTAGE	
					BAND (d)/ $\Sigma(d)$	CUM $\Sigma(f)$			BAND (i)/ $\Sigma(i)$	CUM $\Sigma(i)$			BAND (m)/ $\Sigma(m)$	CUM $\Sigma(n)$			BAND (p)/ $\Sigma(h)$	CUM $\Sigma(q)$				
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	3,432	3,432	9.38	9.38	117.58	117.58	0.04	0.04	1	1	0.52	0.52	3.45	3.45	0.00	0.00	2.93	2.93		
2	50.00	100.00	2,356	5,788	6.44	15.82	236.23	353.82	0.07	0.11	3	4	1.57	2.09	40.25	43.70	0.05	0.06	17.04	12.35		
3	100.00	200.00	3,573	9,361	9.76	25.58	738.51	1,092.32	0.22	0.33	4	8	2.09	4.19	50.23	93.93	0.07	0.12	6.80	8.60		
4	200.00	300.00	2,941	12,302	8.04	33.62	1,005.83	2,098.16	0.30	0.63	14	22	7.33	11.52	190.22	284.14	0.25	0.37	18.91	13.54		
5	300.00	500.00	4,274	16,576	11.68	45.30	2,361.54	4,459.70	0.71	1.34	26	48	13.61	25.13	1,372.10	1,656.25	1.79	2.16	58.10	37.14		
6	500.00	750.00	3,173	19,749	8.67	53.97	2,689.61	7,149.31	0.81	2.15	14	62	7.33	32.46	1,059.15	2,715.40	1.38	3.54	39.38	37.98		
7	750.00	1,000.00	3,082	22,831	8.42	62.39	3,625.22	10,774.53	1.09	3.24	32	94	16.75	49.21	581.87	3,297.27	0.76	4.30	16.05	30.60		
8	1,000.00	1,500.00	2,936	25,767	8.02	70.41	4,975.53	15,750.05	1.50	4.74	11	105	5.76	54.97	1,157.52	4,454.79	1.51	5.81	23.26	28.28		
9	1,500.00	2,000.00	1,848	27,615	5.05	75.46	4,420.71	20,170.76	1.33	6.07	9	114	4.71	59.69	712.90	5,167.69	0.93	6.74	16.13	25.62		
10	2,000.00	2,500.00	1,172	28,787	3.20	78.67	3,512.91	23,683.67	1.06	7.13	4	118	2.09	61.78	312.85	5,480.54	0.41	7.15	8.91	23.14		
11	2,500.00	3,000.00	948	29,735	2.59	81.26	3,537.82	27,221.49	1.07	8.20	10	128	5.24	67.02	1,198.89	6,679.43	1.56	8.71	33.89	24.54		
12	3,000.00	4,000.00	1,161	30,896	3.17	84.43	5,582.45	32,803.94	1.68	9.88	8	136	4.19	71.20	3,153.55	9,832.98	4.11	12.82	56.49	29.98		
13	4,000.00	5,000.00	892	31,788	2.44	86.87	5,637.62	38,441.56	1.70	11.57	9	145	4.71	75.92	2,320.57	12,153.56	3.03	15.85	41.16	31.62		
14	5,000.00	7,500.00	1,159	32,947	3.17	90.03	9,671.91	48,113.47	2.91	14.49	5	150	2.62	78.53	686.65	12,840.21	0.90	16.74	7.10	26.69		
15	7,500.00	10,000.00	719	33,666	1.96	92.00	8,780.87	56,894.33	2.64	17.13	3	153	1.57	80.10	316.61	13,156.82	0.41	17.15	3.61	23.13		
16	10,000.00	20,000.00	1,161	34,827	3.17	95.17	23,871.01	80,765.34	7.19	24.32	6	159	3.14	83.25	1,967.91	15,124.74	2.57	19.72	8.24	18.73		
17	20,000.00	50,000.00	907	35,734	2.48	97.65	39,527.57	120,292.91	11.90	36.22	7	166	3.66	86.91	4,495.50	19,620.23	5.86	25.58	11.37	16.31		
18	50,000.00	100,000.00	434	36,168	1.19	98.84	38,185.20	158,478.11	11.50	47.71	8	174	4.19	91.10	2,171.07	21,791.31	2.83	28.41	5.69	13.75		
19	100,000.00	500,000.00	356	36,524	0.97	99.81	94,791.69	253,269.80	28.54	76.25	11	185	5.76	96.86	4,712.45	26,503.76	6.14	34.55	4.97	10.46		
20	500,000.00	UP	70	36,594	0.19	100.00	78,882.04	332,151.84	23.75	100.00	6	191	3.14	100.00	50,198.63	76,702.39	65.45	100.00	63.64	23.09		



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

UNDERWRITING YEAR : 2007
OCCUPATION : INDUSTRIAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS			GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO		
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		Rp $\sum(h)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		Rp $\sum(p)$	PERCENTAGE		Rp $\sum(q)$	PERCENTAGE		
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$		BAND (i)/ $\sum(i)$	CUM $\sum(j)$			BAND (m)/ $\sum(m)$	CUM $\sum(n)$				BAND (q)/ $\sum(q)$	CUM $\sum(r)$	BAND $\sum(q)/\sum(h)$	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)
1	0.00	50.00	278	278	2.51	2.51	4.28	4.28	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	304	582	2.74	5.25	24.66	28.93	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	642	1,224	5.79	11.04	122.84	151.77	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	368	1,592	3.32	14.36	121.48	273.26	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	483	2,075	4.36	18.72	277.16	550.42	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	554	2,629	5.00	23.72	505.51	1,055.92	0.03	0.07	1	1	16.67	16.67	18.53	18.53	1.72	1.72	3.67	1.76
7	750.00	1,000.00	518	3,147	4.67	28.39	655.37	1,711.29	0.04	0.12	0	1	0.00	16.67	0.00	18.53	0.00	1.72	0.00	1.08
8	1,000.00	1,500.00	1,685	4,832	15.20	43.60	3,002.69	4,713.98	0.21	0.32	0	1	0.00	16.67	0.00	18.53	0.00	1.72	0.00	0.39
9	1,500.00	2,000.00	457	5,289	4.12	47.72	1,123.54	5,837.52	0.08	0.40	0	1	0.00	16.67	0.00	18.53	0.00	1.72	0.00	0.32
10	2,000.00	2,500.00	310	5,599	2.80	50.52	980.19	6,817.71	0.07	0.47	0	1	0.00	16.67	0.00	18.53	0.00	1.72	0.00	0.27
11	2,500.00	3,000.00	314	5,913	2.83	53.35	1,102.10	7,919.81	0.08	0.54	0	1	0.00	16.67	0.00	18.53	0.00	1.72	0.00	0.23
12	3,000.00	4,000.00	399	6,312	3.60	56.95	1,988.70	9,908.51	0.14	0.68	0	1	0.00	16.67	0.00	18.53	0.00	1.72	0.00	0.19
13	4,000.00	5,000.00	311	6,623	2.81	59.76	1,970.92	11,879.43	0.13	0.81	0	1	0.00	16.67	0.00	18.53	0.00	1.72	0.00	0.16
14	5,000.00	7,500.00	617	7,240	5.57	65.33	4,287.63	16,167.06	0.29	1.11	0	1	0.00	16.67	0.00	18.53	0.00	1.72	0.00	0.11
15	7,500.00	10,000.00	433	7,673	3.91	69.23	5,081.50	21,248.56	0.35	1.45	0	1	0.00	16.67	0.00	18.53	0.00	1.72	0.00	0.09
16	10,000.00	20,000.00	916	8,589	8.26	77.50	17,559.21	38,807.77	1.20	2.65	1	2	16.67	33.33	6.50	25.03	0.60	2.32	0.04	0.06
17	20,000.00	50,000.00	989	9,578	8.92	86.42	41,755.94	80,563.71	2.86	5.51	3	5	50.00	83.33	987.70	1,012.73	91.40	93.72	2.37	1.26
18	50,000.00	100,000.00	610	10,188	5.50	91.92	56,591.82	137,155.53	3.87	9.38	1	6	16.67	100.00	67.85	1,080.57	6.28	100.00	0.12	0.79
19	100,000.00	500,000.00	619	10,807	5.59	97.51	175,713.55	312,869.08	12.02	21.39	0	6	0.00	100.00	0.00	1,080.57	0.00	100.00	0.00	0.35
20	500,000.00	UP	276	11,083	2.49	100.00	1,149,484.10	1,462,353.18	78.61	100.00	0	6	0.00	100.00	0.00	1,080.57	0.00	100.00	0.00	0.07



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2011

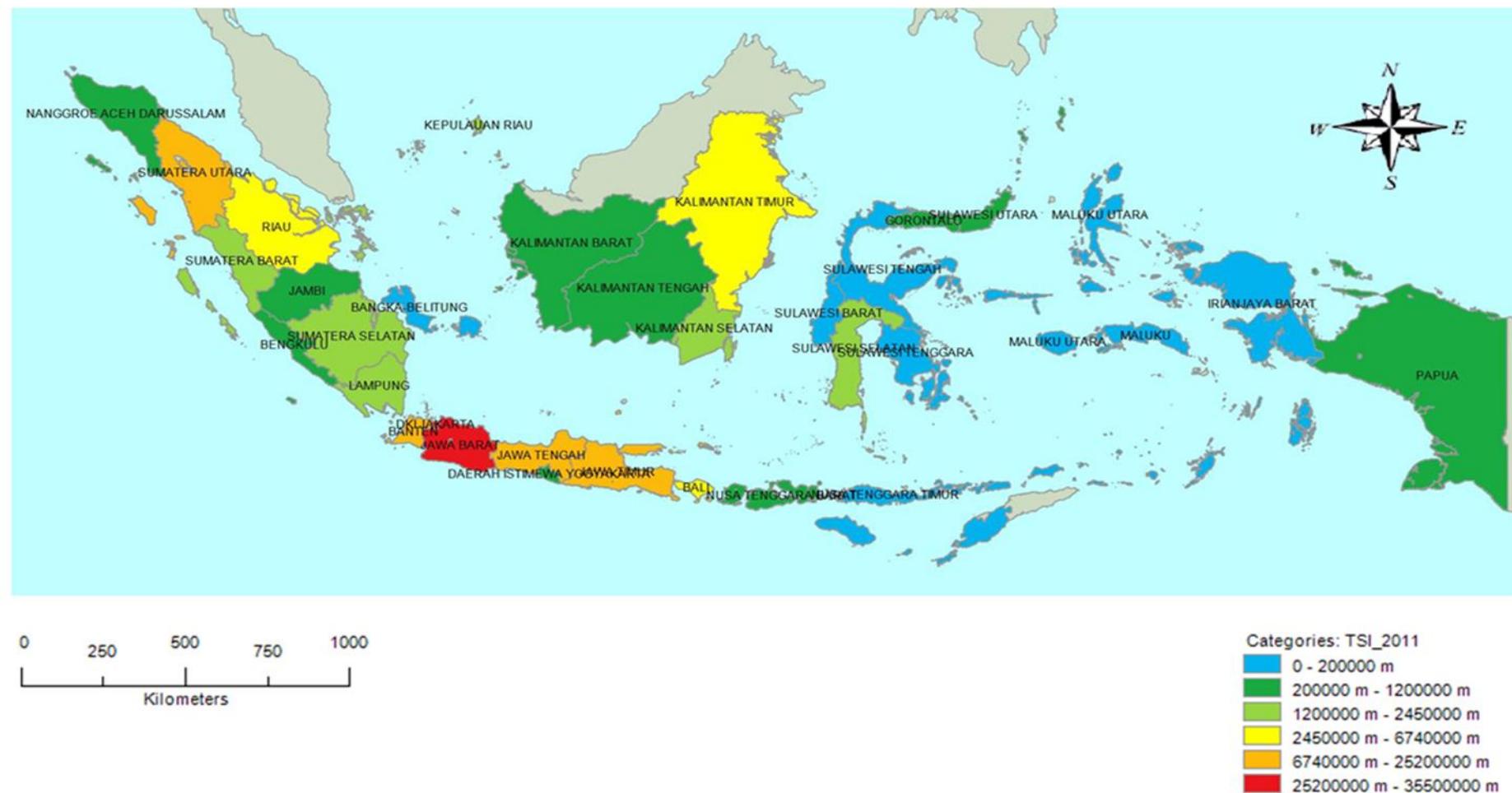
UNDERWRITING YEAR : 2007
OCCUPATION : RESIDENTIAL

PROCESSING DATE 25/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO			
	FROM	TO	f	F $\Sigma(d)$	PERCENTAGE		rp	Rp $\Sigma(h)$	PERCENTAGE		f	F $\Sigma(l)$	PERCENTAGE		rp	Rp $\Sigma(p)$	PERCENTAGE		BAND (q)/ $\Sigma(q)$	CUM $\Sigma(r)$	PERCENTAGE	
					BAND (d)/ $\Sigma(d)$	CUM $\Sigma(f)$			BAND (i)/ $\Sigma(i)$	CUM $\Sigma(j)$			BAND (m)/ $\Sigma(m)$	CUM $\Sigma(n)$			BAND (p)/ $\Sigma(p)$	BAND (q)/ $\Sigma(q)$	BAND $\Sigma(t)$		CUM $\Sigma(u)$	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	3,500	3,500	11.30	11.30	123.43	123.43	0.00	0.00	2	2	1.82	1.82	49.16	49.16	1.67	1.67	39.83	39.83		
2	50.00	100.00	2,243	5,743	7.24	18.54	244.16	367.59	0.01	0.01	6	8	5.45	7.27	128.06	177.22	4.34	6.01	52.45	48.21		
3	100.00	200.00	4,447	10,190	14.35	32.89	907.30	1,274.89	0.03	0.04	25	33	22.73	30.00	246.18	423.40	8.35	14.36	27.13	33.21		
4	200.00	300.00	3,629	13,819	11.71	44.61	1,220.20	2,495.10	0.04	0.08	14	47	12.73	42.73	463.46	886.87	15.72	30.08	37.98	35.54		
5	300.00	500.00	4,800	18,619	15.49	60.10	2,590.45	5,085.55	0.08	0.17	30	77	27.27	70.00	722.88	1,609.75	24.52	54.60	27.91	31.65		
6	500.00	750.00	3,032	21,651	9.79	69.89	2,561.11	7,646.65	0.08	0.25	11	88	10.00	80.00	466.06	2,075.80	15.81	70.41	18.20	27.15		
7	750.00	1,000.00	2,232	23,883	7.20	77.09	2,764.95	10,411.61	0.09	0.34	10	98	9.09	89.09	414.63	2,490.43	14.06	84.47	15.00	23.92		
8	1,000.00	1,500.00	2,118	26,001	6.84	83.93	3,752.24	14,163.85	0.12	0.46	2	100	1.82	90.91	115.00	2,605.43	3.90	88.37	3.06	18.39		
9	1,500.00	2,000.00	1,156	27,157	3.73	87.66	2,826.48	16,990.32	0.09	0.56	3	103	2.73	93.64	136.83	2,742.26	4.64	93.01	4.84	16.14		
10	2,000.00	2,500.00	673	27,830	2.17	89.84	2,181.74	19,172.06	0.07	0.63	1	104	0.91	94.55	41.49	2,783.76	1.41	94.42	1.90	14.52		
11	2,500.00	3,000.00	519	28,349	1.68	91.51	2,107.75	21,279.81	0.07	0.70	1	105	0.91	95.45	12.70	2,796.46	0.43	94.85	0.60	13.14		
12	3,000.00	4,000.00	611	28,960	1.97	93.48	3,169.88	24,449.69	0.10	0.80	0	105	0.00	95.45	0.00	2,796.46	0.00	94.85	0.00	11.44		
13	4,000.00	5,000.00	400	29,360	1.29	94.77	2,824.32	27,274.01	0.09	0.89	1	106	0.91	96.36	5.45	2,801.91	0.18	95.03	0.19	10.27		
14	5,000.00	7,500.00	441	29,801	1.42	96.20	4,064.79	31,338.81	0.13	1.03	2	108	1.82	98.18	10.54	2,812.44	0.36	95.39	0.26	8.97		
15	7,500.00	10,000.00	371	30,172	1.20	97.40	4,662.15	36,000.95	0.15	1.18	0	108	0.00	98.18	0.00	2,812.44	0.00	95.39	0.00	7.81		
16	10,000.00	20,000.00	297	30,469	0.96	98.35	6,139.34	42,140.29	0.20	1.38	0	108	0.00	98.18	0.00	2,812.44	0.00	95.39	0.00	6.67		
17	20,000.00	50,000.00	242	30,711	0.78	99.13	10,116.18	52,256.47	0.33	1.71	0	108	0.00	98.18	0.00	2,812.44	0.00	95.39	0.00	5.38		
18	50,000.00	100,000.0	118	30,829	0.38	99.52	12,337.97	64,594.43	0.40	2.12	1	109	0.91	99.09	125.00	2,937.44	4.24	99.63	1.01	4.55		
19	100,000.00	500,000.0	127	30,956	0.41	99.93	37,498.75	102,093.18	1.23	3.34	1	110	0.91	100.00	10.86	2,948.31	0.37	100.00	0.03	2.89		
20	500,000.00	UP	23	30,979	0.07	100.00	2,951,388.21	3,053,481.39	96.66	100.00	0	110	0.00	100.00	0.00	2,948.31	0.00	100.00	0.00	0.10		

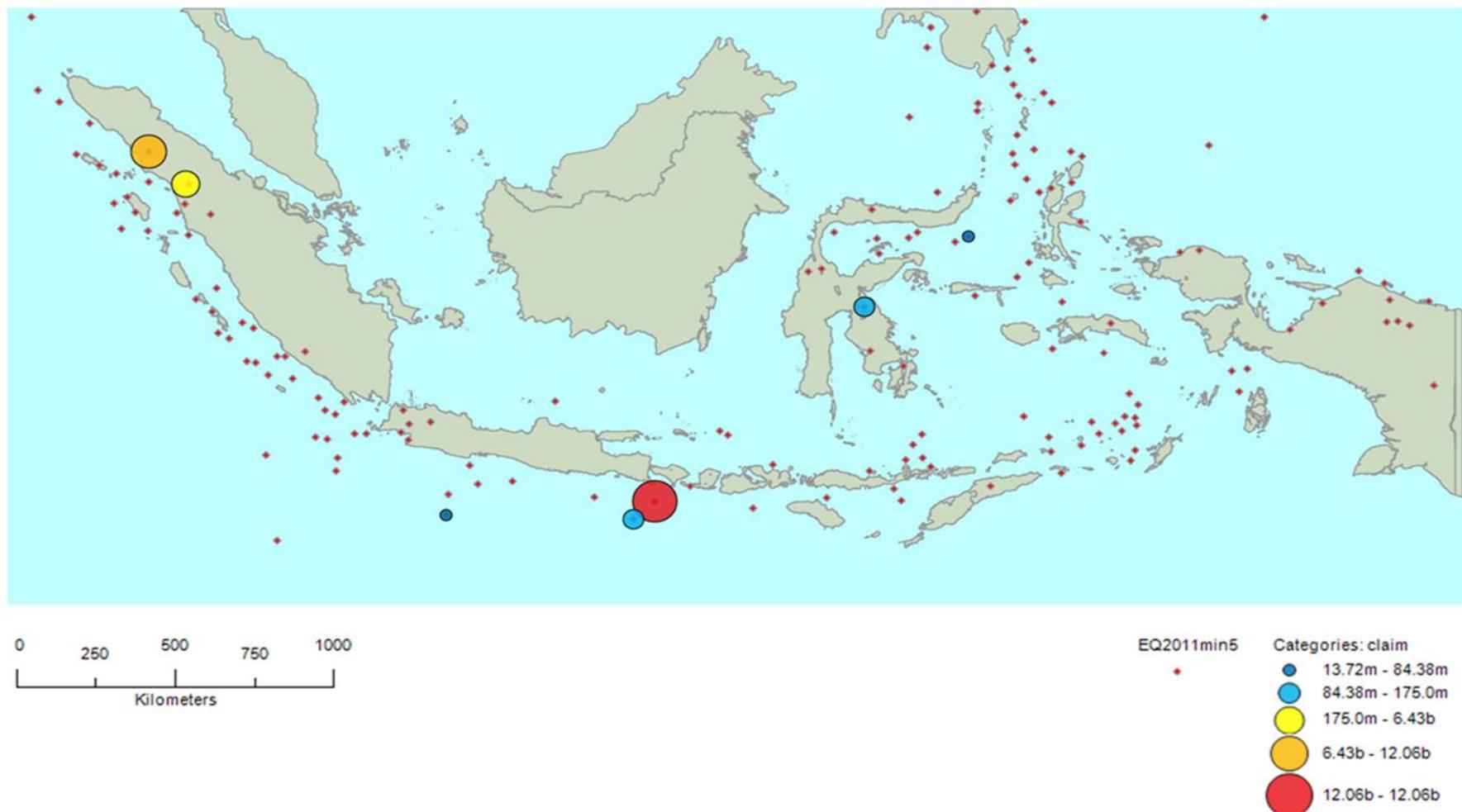
Distribusi Exposure Gempa Bumi Indonesia per Provinsi, Underwriting Year 2011, per 31 Desember 2011

Indonesian Earthquake Exposure Distribution By Province Underwriting Year 2011, as at 31 December 2011



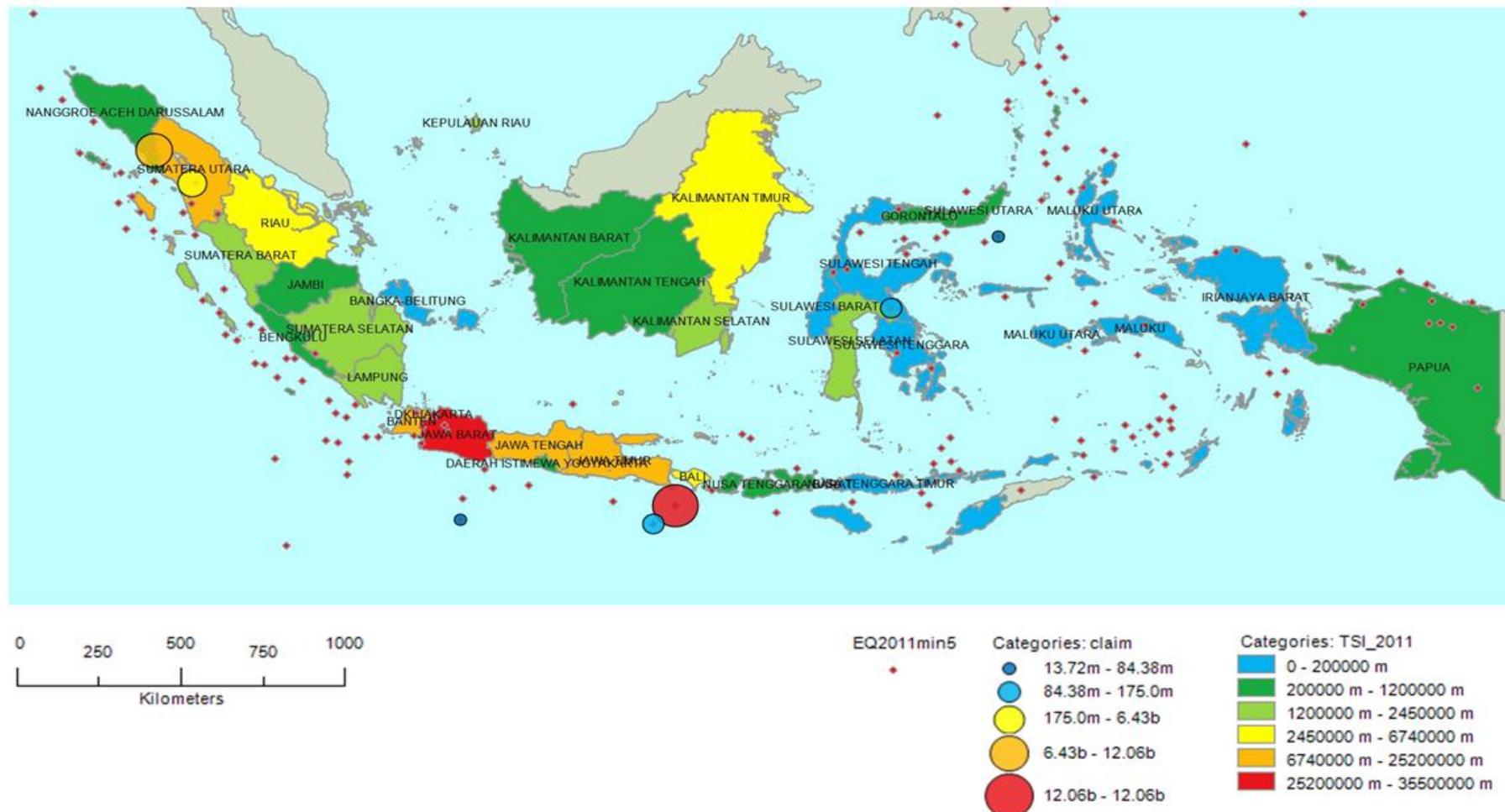
Distribusi Gempa Bumi Indonesia $M \geq 5$ dan *Claim Incurred 2011*

Indonesian Earthquake Distribution $M \geq 5$ and Claim Incurred 2011



**Distribusi Exposure Gempa Bumi Indonesia per Provinsi, Underwriting Year 2011, per 31 Desember 2011,
Distribusi Gempa Bumi Indonesia M ≥ 5 dan Claim Incurred UY 2011**

Indonesian Earthquake Exposure Distribution By Province, Underwriting Year 2011, as at 31 December 2011, Indonesian Earthquake Distribution M ≥ 5 and Claim Incurred 2011



Distribusi Gempa Bumi Indonesia

Indonesian Earthquake Distribution

Parameter gempa yang dapat memberikan informasi kerusakan adalah magnitudo, kedalaman hiposenter, dan jarak dari episenter. Pada umumnya gempa dengan Magnitudo ≥ 5 merupakan gempa yang harus diwaspadai memberikan efek kerusakan, namun informasi mengenai kedalaman dan jarak dari episenter menentukan besaran kerusakan tersebut (tidak hanya magnitudo).

Pengetahuan tentang keberadaan dan karakteristik dari sumber gempa sangat penting. Sumber gempa merupakan bidang rekanan pada batuan yang mengalami pergeseran yang dapat terjadi di laut dan di darat (Sesar Lembang, Sesar Sumatra, Sesar Palu-koro). Keberadaan sumber gempa ini harus diwaspadai dikarenakan mempunyai potensi yang besar munculnya gempabumi.

Sepanjang 5 tahun terakhir tercatat gempa dengan magnitudo dan kerusakan yang besar yaitu :

1. M 8.5 34km Bengkulu- Sumatra Selatan
2. M 7.8 20km Mentawai- Sumatra Barat
3. M 7.7 20km Pangandaran - Jawa Barat
4. M 7.6 81km Padang - Sumatra Barat
5. M 7.0 46km Tasimalaya - Jawa Barat
6. M 7.4 23km Manokwari - Papua
7. M 7.4 30km Gorontalo - Sulawesi Utara

The parameters of earthquake that can be used to provide an indication of the damage information are magnitude, focal depth and distance from epicenter. In general, an Earthquake with magnitude ≥ 5 should be considered as potential to cause damage, but information on the focal depth and distance from epicenter also determine the capacity of damage (not only the magnitude).

The Knowledge of the existence and characteristics of the source zones is very important. Source zone is an area of fractured rock where movement can trigger earthquakes. (e.g. Lembang Fault, Great Sumatran Fault, Palu-koro Fault). The existence of the source zones should be cautioned as it has great potential to cause an earthquake.

Earthquake with large magnitude and destructive in the last 5 years are as follows:

1. M 8.5 34km Bengkulu- Sumatra Selatan
2. M 7.8 20km Mentawai- Sumatra Barat
3. M 7.7 20km Pangandaran - Jawa Barat
4. M 7.6 81km Padang - Sumatra Barat
5. M 7.0 46km Tasimalaya - Jawa Barat
6. M 7.4 23km Manokwari - Papua
7. M 7.4 30km Gorontalo - Sulawesi Utara



Peta Seismisitas Indonesia untuk gempa dengan $M \geq 5$
Indonesian Seismicity Map for the earthquake with $M \geq 5$



Data yang digunakan merupakan data katalog MAIPARK dengan periode 2007-2011 yang dikompilasi dari beberapa sumber katalog seperti, *National Earthquake Information Center U.S. Geological Survey (NEIC-USGS)*, *ISC Comprehensive Catalogue*, dan katalog EHB (Engdahl, van der Hilst dan Buland).

The data is based on MAIPARK Catalog with period of 2007 – 2011 compiled from several catalogues such as : *National Earthquake Information Center U.S. Geological Survey (NEIC-USGS)*, *ISC Comprehensive Catalogue* and EHB Catalogue (Engdahl, van der Hilst dan Buland).

GLOSSARIES

1. OCCUPATION :

- A - AGRICULTURAL
- C - COMMERCIAL
- I - INDUSTRIAL
- R - RESIDENTIAL

2. ZONES (BASED ON CRESTA) :

- 1.1 - Banda Aceh
- 1.2 - Medan
- 1.3 - Others
- 1 - North Sumatera

- 2.1 - Padang
- 2.2 - Palembang
- 2.3 - Others
- 2 - South Sumatera

- 3.1 - DKI Jakarta
- 3.2 - Bandung
- 3.3 - Others
- 3 - DKI & West java

- 4.1 - Semarang
- 4.2 - Yogyakarta

4.3 - Others
4 - DIY & Central Java

5.1 - Surabaya

5.2 - Others

5 - East Java

6 - Kalimantan

7.1 - Ujung Pandang

7.2 - Others

7 - Sulawesi

8 - Other Islands

3. f : Frequencies

F : Accumulations of frequencies

Cum : Cumulative (increasing in amount by one addition after another)

4. Incurred Claim

Outstanding Claims (100%) plus paid/settled claims (100%)

5. Sum Insured

The Sum Insured represents 100% Sum Insured

6. Gross Premium

Gross Premium represent 100% premium

7. Loss Ratio

The percentage ratio of Incurred claims to Gross Premium

TARIF ASURANSI GEMPA BUMI TAHUN 2010

Commercial and Industrial (Non Dwelling House)

Construction Class		Zone I	Zone II	Zone III	Zone IV	Zone V
Steel, Wood and RC Frame	≤ 9 Storeys	0.90	0.95	1.25	1.50	1.90
	> 9 Storeys	1.35	1.45	1.55	1.60	2.00
Others		1.00	1.10	1.55	3.00	4.70

Dwelling House – occupation code 2976

Construction Class	Zone I	Zone II	Zone III	Zone IV	Zone V
Steel, Wood or RC Frame	0.85	0.95	1.15	1.35	1.60
Others	0.90	1.00	1.55	2.75	4.50

Tariff in % (mil)

DEFINISI

COMMERCIAL AND INDUSTRIAL : Obyek selain okupasi *dwelling house* (kode okupasi selain 2976)

- *Steel Frame* : struktur bangunan yang menggunakan Baja sebagai rangkanya
- *Wood* : struktur bangunan yang menggunakan kayu sebagai rangkanya
- *Reinforced Concrete* : struktur bangunan yang menggunakan beton bertulang sebagai rangkanya
- *Others (Incl. No Frame)* : struktur bangunan selain konstruksi baja, beton bertulang atau rangka kayu; termasuk bangunan yang terbuat dari susunan batu tanpa rangka

DWELLING HOUSE : Obyek dengan kode okupasi 2976

- *Steel, Wood or RC Frame* : struktur bangunan rumah tinggal dengan konstruksi baja, beton bertulang atau rangka kayu
- *Others* : struktur bangunan rumah tinggal selain konstruksi baja, beton bertulang atau rangka kayu termasuk bangunan rumah tinggal yang terbuat dari susunan batu tanpa rangka

Catatan : *Basement* diperhitungkan dalam menentukan jumlah lantai bangunan bertingkat.

FIRST LOSS SCALE

% of Values	% of Total Premium	% of Values	% of Total Premium	% of Values	% of Total Premium
100.00	100.00	54.00	85.80	8.00	56.00
99.00	99.60	53.00	85.60	7.50	55.00
98.00	99.20	52.00	85.40	7.00	54.00
97.00	98.80	51.00	85.20	6.00	52.00
96.00	98.40	50.00	85.00	5.00	50.00
95.00	98.00	49.00	84.70	4.90	49.50
94.00	97.60	48.00	84.46	4.80	49.00
93.00	97.20	47.00	84.21	4.70	48.50
92.00	96.80	46.00	83.90	4.60	48.00
91.00	96.40	45.00	83.60	4.50	47.50
90.00	96.00	44.00	83.30	4.40	47.00
89.00	95.60	43.00	83.00	4.30	46.50
88.00	95.20	42.00	82.80	4.20	46.00
87.00	94.80	41.00	82.53	4.10	45.50
86.00	94.40	40.00	82.20	4.00	45.00
85.00	94.00	39.00	81.87	3.90	44.50
84.00	93.60	38.00	81.54	3.80	44.00
83.00	93.20	37.00	81.21	3.70	43.50
82.00	92.80	36.00	80.88	3.60	43.00
81.00	92.40	35.00	80.55	3.50	42.50
80.00	92.00	34.00	80.22	3.40	42.00
79.00	91.60	33.00	80.00	3.30	41.50
78.00	91.20	32.00	79.37	3.20	41.00
77.00	90.80	31.00	78.75	3.10	40.50
76.00	90.40	30.00	78.12	3.00	40.00
75.00	90.00	29.00	77.50	2.90	39.75
74.00	89.80	28.00	76.87	2.80	39.50
73.00	89.60	27.00	76.25	2.70	39.25
72.00	89.40	26.00	75.62	2.60	39.00
71.00	89.20	25.00	75.00	2.50	38.75
70.00	89.00	24.00	74.00	2.40	38.50
69.00	88.80	23.00	73.00	2.30	38.25
68.00	88.60	22.00	72.00	2.20	38.00
67.00	88.40	21.00	71.00	2.10	37.75
66.00	88.20	20.00	70.00	2.00	37.50
65.00	88.00	19.00	69.00	1.90	37.00
64.00	87.80	18.00	68.00	1.80	36.50
63.00	87.60	17.00	67.00	1.70	36.00
62.00	87.40	16.00	66.00	1.60	35.50
61.00	87.20	15.00	65.00	1.50	35.00
60.00	87.00	14.00	64.00	1.40	34.50
59.00	86.80	13.00	63.00	1.30	34.00
58.00	86.60	12.00	62.00	1.20	33.50
57.00	86.40	11.00	61.00	1.10	33.00
56.00	86.20	10.00	60.00	1.00	32.50
55.00	86.00	9.00	58.00		

TARIP SUKU PREMI KURANG DARI 12 BULAN

JANGKA WAKTU	PROSENTASI
	TARIP TAHUNAN
3 hari	5%
10 hari	10%
1 bulan	20%
1.5 bulan	25%
2 bulan	30%
3 bulan	40%
4 bulan	50%
5 bulan	60%
6 bulan	70%
7 bulan	75%
8 bulan	80%
9 bulan	85%
10 bulan	90%
11 bulan	95%
lebih dari 11 bulan dihitung tarip suku premi penuh	

Indemnity Period Scale

Indemnity Period	Prosentase besarnya Suku Premi atas Tarif PRGBI				
1 bulan	20%	x	100%	rate	
2 bulan	30%	x	100%	rate	
3 bulan	40%	x	100%	rate	
4 bulan	50%	x	100%	rate	
6 bulan	60%	x	100%	rate	
9 bulan	80%	x	100%	rate	
12 bulan	100%	x	100%	rate	
15 bulan	96%	x	100%	rate	
18 bulan	93%	x	100%	rate	
21 bulan	91.5%	x	100%	rate	
24 bulan	90%	x	100%	rate	
30 bulan	87%	x	100%	rate	
36 bulan	85%	x	100%	rate	
48 bulan	83%	x	100%	rate	
Lebih dari 48 bulan ditetapkan Komite Teknik dan / atau Managers PRGBI.					