

LAPORAN
STATISTIK
ASURANSI
Gempa Bumi
Indonesia

Per 31 Desember 2012



Indonesian Earthquake Insurance Statistic
As at 31 December 2012

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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Capital Market and Financial Institution Supervisory Agency (Bapepam-LK)

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Statistic Information

1. Statistik dibuat berdasarkan *Underwriting Year* yang tercatat sampai dengan posisi 31 Desember 2012.
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 2012.
 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 2012

Statistic Overview of Indonesia Earthquake Insurance 2012

A. Umum

Perekonomian Indonesia pada tahun 2011, sebagaimana diukur dari pendapatan Domestik Bruto (PDB), meningkat sebesar 15,6% dari Rp. 6.422,9 triliun di tahun 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 2012, premi bruto asuransi gempa bumi *Underwriting Year* 2008 adalah sebesar Rp.1.982,3 miliar. Premi bruto untuk *Underwriting Year* 2009 tercatat Rp 1.776,2 miliar, sedangkan untuk *Underwriting Year* 2010 adalah Rp. 2.073,8 miliar. Untuk *Underwriting Year* 2011 dan 2012 adalah Rp. 2.701,7 miliar dan Rp. 1.815,3 miliar. Angka – angka ini akan terus bergerak naik terutama untuk *Underwriting Year* 2011 dan 2012.

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 2012, earthquake gross premium for Underwriting Year 2008 was Rp. 1,982.3 billion. Gross premium for Underwriting Year 2009 was recorded Rp 1,776.2 billion, while for Underwriting Year 2010 was Rp. 2,073.8 billion. For Underwriting Year 2011 and 2012 were Rp. 2,701.7 billion and Rp 1,815.3 billion. Those figures would certainly increase especially for Underwriting Year 2011 and 2012.

Tabel 1.1 di bawah ini menyajikan rincian premi bruto berdasarkan jenis okupasi dari *Underwriting Year* 2008 hingga *Underwriting Year* 2012.

Dari *Underwriting Year* 2008 sampai *Underwriting Year* 2012, prosentase okupasi Industrial selalu berada pada posisi pendapatan tertinggi dibanding 3 (tiga) okupasi lainnya (Agrikultural, Komersial, Residensial), yaitu di atas 60% 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 Agricultural pada *Underwriting Year* 2010 yang meningkat sebesar 67,33% dari Rp. 12.346,11 juta di *Underwriting Year* 2009 menjadi Rp. 20.659,01 juta di *Underwriting Year* 2010.

The table 1.1 below presents the details of gross premium based on occupation from Underwriting Year 2008 to Underwriting Year 2012.

From Underwriting Year 2008 to Underwriting Year 2012, Industrial occupation always has the biggest percentage income compared to 3 (three) remaining occupations (Agricultural, Commercial, Residential), that is 60% 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 Agricultural occupation in Underwriting Year 2010 increased by 67.33% from Rp. 12,346.11 million in Underwriting Year 2009 to Rp. 20,659.01 million in Underwriting Year 2010.

Tabel 1.1 Premi Bruto dan Rasio Berdasarkan Okupasi per 31 Desember 2012

Table 1.1 Gross Premium and Ratio By Occupation as at 31 December 2012

Dalam Jutaan Rupiah
In Million Rupiah

<i>Underwriting Year</i>	<i>Okupasi</i>					<i>Total</i>			
	<i>Agrikultural / Agricultural</i>	<i>Komersial / Commercial</i>	<i>Industri / Industrial</i>	<i>Residensial / Residential</i>					
2008	15,259.55	0.77%	413,706.36	20.87%	1,321,702.24	66.67%	231,640.93	11.69%	1,982,309.09
2009	12,346.11	0.70%	403,860.96	22.74%	1,127,042.26	63.45%	232,910.59	13.11%	1,776,159.93
2010	20,659.01	1.00%	419,876.96	20.25%	1,276,235.30	61.54%	357,023.92	17.22%	2,073,795.18
2011	20,024.16	0.74%	726,167.19	26.88%	1,621,941.45	60.03%	333,561.85	12.35%	2,701,694.65
2012	15,136.00	0.83%	433,680.05	23.89%	1,122,292.58	61.82%	244,221.50	13.45%	1,815,330.13

D. Jumlah Risiko

Tabel 1.2 dibawah ini menyajikan jumlah risiko pada *Underwriting Year* 2008 hingga *Underwriting Year* 2012 yang tercatat sampai dengan 31 Desember 2012.

D. Number of Risks

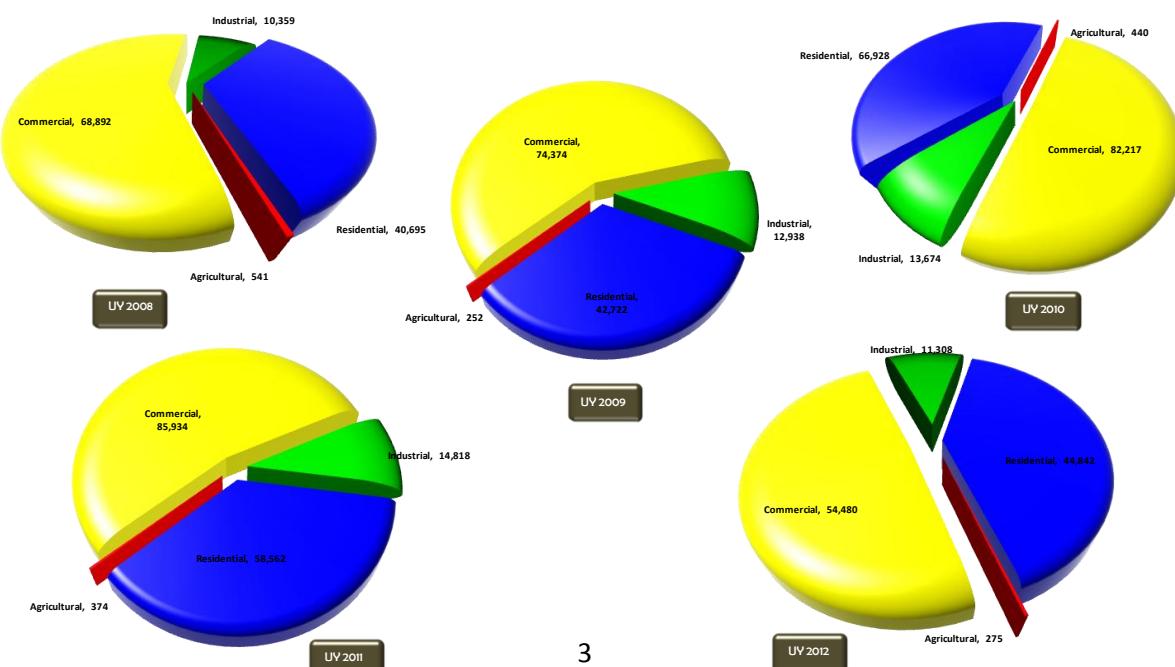
Table 1.2 below shows the number of risks from Underwriting Year 2008 to Underwriting Year 2012 recorded until 31 December 2012.

Tabel 1.2 Jumlah Risiko Berdasarkan Okupasi Underwriting Year 2008 - 2012 per 31 Desember 2012
Table 1.2 Number of Risk By Occupation Underwriting Year 2008 - 2012 as at 31 December 2012

Occupation Okupasi	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012	
	Jumlah / Total	%								
Agricultural / Agricultural A	541	0.45%	252	0.19%	440	0.27%	374	0.23%	275	0.25%
Komersial / Commercial C	68,892	57.18%	74,374	57.09%	82,217	50.36%	85,934	53.81%	54,480	49.12%
Industrial / Industrial I	10,359	8.60%	12,938	9.93%	13,674	8.38%	14,818	9.28%	11,308	10.20%
Residensial / Residential R	40,695	33.78%	42,722	32.79%	66,928	40.99%	58,562	36.67%	44,842	40.43%
Jumlah / Total	120,487	100.00%	130,286	100.00%	163,259	100.00%	159,688	100.00%	110,905	100.00%

Grafik 1.1 Jumlah Risiko Berdasarkan Okupasi per 31 Desember 2012

Graph 1.1 Number of Risks by Occupation as at 31 December 2012



Jumlah risiko terbesar untuk setiap *Underwriting Year*, dalam hal ini dari *Underwriting Year 2008* sampai dengan *Underwriting Year 2012* ada pada okupasi Komersial, yaitu selalu berada pada rasio diatas 49% 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.

E. Incurred Claim

Berdasarkan table 1.3 di bawah ini frekuensi klaim gempa bumi paling banyak terjadi di *Underwriting Year 2009* yaitu sebanyak 1.918 klaim dan didominasi okupasi Komersial sebanyak 1.010 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

The highest number of risks for each Underwriting Year, in this case from Underwriting Year 2008 to Underwriting Year 2012, is under Commercial occupation, which is always on the ratio above 49% 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

Based on table 1.3 below, the highest earthquake claim frequency occurred in underwriting year 2009 is 1,918 claims and it was dominated by Commercial occupation of 1,010 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 1.3 Frekwensi Klaim Berdasarkan Okupasi per 31 Desember 2012*Table 1.3 Claim Frequency By Occupation as at 31 December 2012*

Okupasi Occupation	Underwriting Year				
	2008	2009	2010	2011	2012
Agrikultural / Agricultural A	0	27	0	0	0
Komersial / Commercial C	479	1,010	46	86	6
Industrial / Industrial I	20	22	1	0	0
Residensial / Residential R	260	859	13	34	2
Jumlah / Total	759	1,918	60	120	8

Dengan melihat Tabel 1.4 tampak bahwa jumlah klaim terbesar juga berada pada Underwriting Year 2009. Klaim yang terbesar adalah pada okupasi Komersial, yaitu 90,70% dari total klaim di Underwriting Year 2009 atau sebesar Rp. 914,8 miliar.

Tabel 1.4 Jumlah Klaim Berdasarkan Okupasi per 31 Desember 2012*Table 1.4 Claim Amount By Occupation as at 31 December 2012*

Looking at table 1.4 below, it shows that the largest claim is also in the Underwriting Year 2009. The largest claim is under Commercial occupation that is 90.70% of the total claim in Underwriting Year 2009 or Rp. 914.8 billion.

Okupasi Occupation	Underwriting Year										Dalam Rupiah In Rupiah	
	2008	2009	2010	2011	2012	Jumlah / Amount	%	Jumlah / Amount	%	Jumlah / Amount	%	
Agrikultural / Agricultural A	0.00	0.00%	14,121,897,296.24	1.40%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Komersial / Commercial C	295,299,335,711.79	81.84%	914,825,581,206.45	90.70%	43,091,960,148.97	97.18%	13,782,948,795.33	93.00%	374,409,243.00	71.40%		
Industrial / Industrial I	37,910,297,009.23	10.51%	5,923,218,502.57	0.59%	760,224,542.70	1.71%	0.00	0.00%	0.00	0.00%		
Residensial / Residential R	27,615,965,723.06	7.65%	73,783,447,752.83	7.32%	489,235,422.90	1.10%	1,036,645,164.86	7.00%	150,000,000.00	28.60%		
Jumlah / Total	360,825,598,444.08	100.00%	1,008,654,144,758.09	100.00%	44,341,420,114.57	100.00%	14,819,593,960.19	100.00%	524,409,243.00	100.00%		

Tabel 1.5 di bawah ini menyajikan beberapa kejadian Gempa Bumi Tahun 2012 yang tercatat sampai dengan 31 Desember 2012.

Klaim yang terbesar di tahun 2012 yaitu sebesar Rp. 735,7 juta, terutama disebabkan oleh Gempa Bumi Meulaboh yang terjadi pada tanggal 11 April 2012.

Table 1.5 below shows earthquake events occurred in 2012 and the corresponding incurred claims as at 31 December 2012.

The largest claim in 2012 that is Rp. 735.7 million, mainly caused by Meulaboh Earthquake which occurred on 11 April 2012.

Tabel 1.5 Kejadian Gempa Bumi dan Klaim 2012 per 31 Desember 2012

Table 1.5 Earthquake Event and Claim 2012 as at 31 December 2012

Kejadian Event	Tanggal Kejadian Date of Loss	Klaim Claim <i>Dalam Rupiah In Rupiah</i>
BENGKULU	1-Feb-12	331,323,000.00
PADANG	29-Mar-12	277,912,500.00
MEULABOH	11-Apr-12	735,761,701.00
PANDEGLANG	15-Apr-12	208,345,047.84
SUKABUMI	4-Jun-12	50,000,000.00
SUBUSSALAM	23-Jun-12	345,000,000.00
PALU	18-Aug-12	200,743,042.00
HALMAHERA	26-Aug-12	20,000,000.00

Tabel di bawah ini adalah daftar klaim terbesar sampai dengan tanggal 31 Desember 2012.

The Table below is a list of the largest claims as at 31 December 2012.

Daftar Klaim - Klaim Terbesar Posisi 31 Desember 2012
List of The Largest Claims as at 31 December 2012

No.	Kejadian Event	Tanggal Kejadian Date of Loss	Klaim Claim <i>Dalam Rupiah In Rupiah</i>
1	ACEH	24-Dec-04	662,999,002,427.50
2	YOGYA	27-May-06	339,149,425,787.45
3	PADANG	6-Mar-07	43,058,391,071.77
4	BENGKULU	12-Sep-07	49,855,767,650.20
5	TASIKMALAYA	2-Sep-09	26,808,491,842.53
6	PARIAMAN	30-Sep-09	1,156,555,458,075.69
7	MERAPI	3-Nov-10	31,122,816,462.08
8	NUSA DUA	13-Oct-11	8,601,783,650.62
9	BIMA	9-Nov-10	36,731,960,386.85



National Aggregate Exposure By Cresta Zone

As At 31/12/2012

Table 2.1

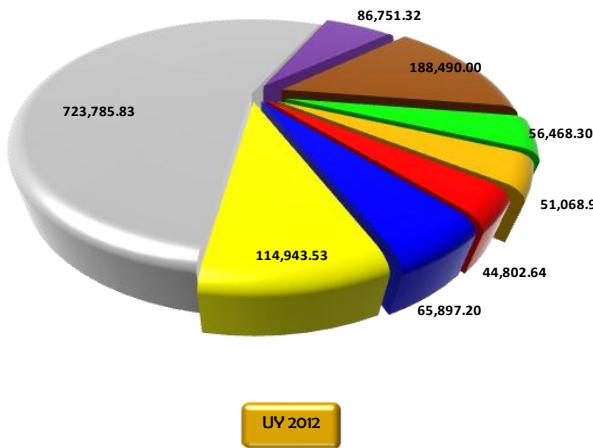
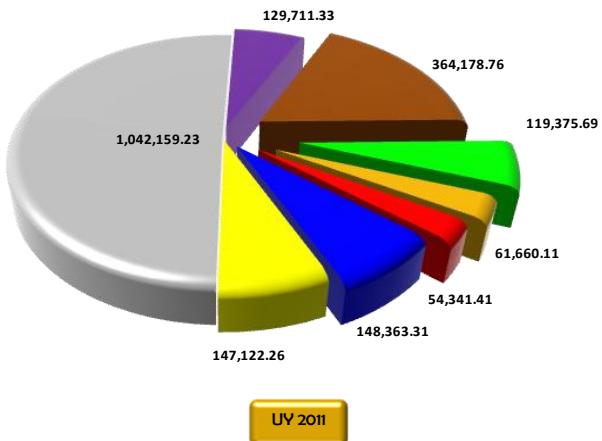
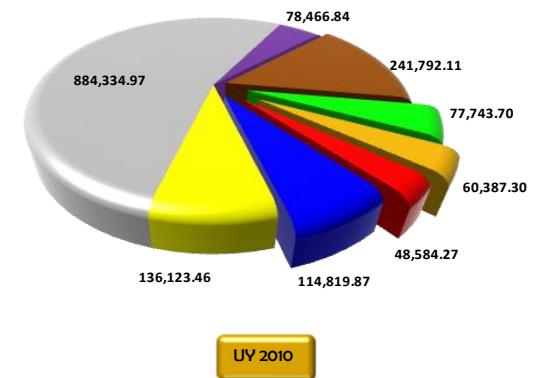
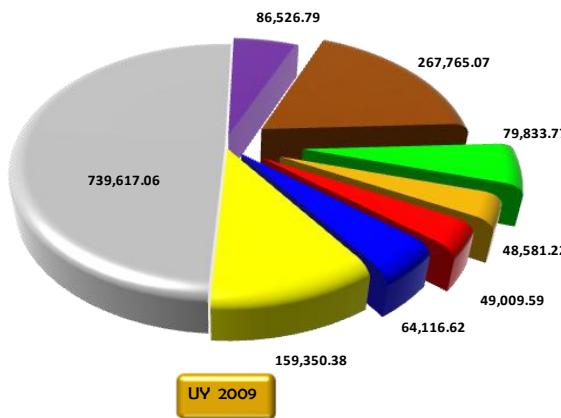
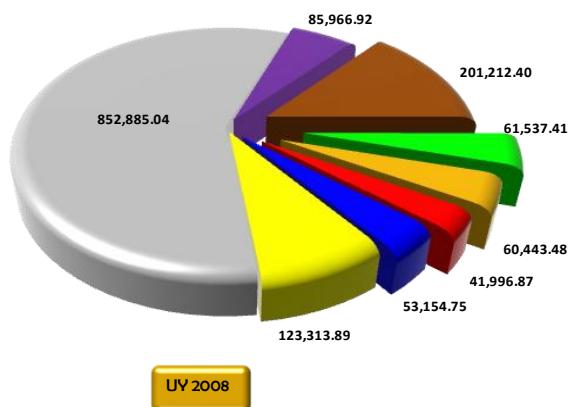
in IDR

Cresta Zone	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012	
	Amount	%								
BANDA ACEH 1.1	1,117,028,608,534.66	0.08	1,156,285,530,469.51	0.08	3,390,254,079,812.62	0.21	7,488,880,524,734.63	0.36	3,398,506,306,688.36	0.26
MEDAN 1.2	40,228,607,360,845.60	2.72	41,718,607,602,289.40	2.79	45,381,446,257,773.10	2.76	43,615,370,888,792.20	2.11	30,969,589,156,108.60	2.32
OTHERS 1.3	11,809,111,680,244.10	0.80	21,241,724,632,625.20	1.42	66,048,172,771,483.90	4.02	97,259,061,890,097.00	4.71	31,529,099,547,657.20	2.37
NORTH SUMATERA 1	53,154,747,649,624.40	3.59	64,116,617,765,384.00	4.29	114,819,873,109,070.00	6.99	148,363,313,303,624.00	7.18	65,897,195,010,454.10	4.95
PADANG 2.1	13,087,400,363,632.60	0.88	47,070,573,208,121.00	3.15	18,635,504,214,238.40	1.13	15,297,899,258,023.90	0.74	11,801,662,847,560.00	0.89
PALEMBANG 2.2	8,707,144,910,564.20	0.59	19,028,262,508,144.20	1.27	17,746,412,343,546.70	1.08	13,173,636,706,907.20	0.64	11,880,992,528,703.10	0.89
OTHERS 2.3	101,519,345,525,647.00	6.86	93,251,539,649,548.00	6.24	99,741,541,175,688.10	6.07	118,650,728,558,170.00	5.74	91,260,879,196,012.10	6.85
SOUTH SUMATERA 2	123,313,890,799,844.00	8.33	159,350,375,365,813.00	10.66	136,123,457,733,473.00	8.29	147,122,264,523,101.00	7.12	114,943,534,572,275.00	8.63
JAKARTA 3.1	288,100,303,181,662.00	19.46	292,503,058,826,035.00	19.57	293,397,126,221,348.00	17.87	448,105,580,367,643.00	21.68	280,274,388,901,166.00	21.04
BANDUNG 3.2	35,546,906,912,057.70	2.40	7,487,391,721,906.18	0.50	5,963,808,848,458.67	0.36	7,786,074,680,124.55	0.38	7,305,570,351,010.56	0.55
OTHERS 3.3	529,237,825,397,194.00	35.75	439,626,614,396,981.00	29.41	584,974,036,295,748.00	35.62	586,267,573,952,299.00	28.36	436,205,866,946,066.00	32.74
WEST JAVA 3	852,885,035,490,914.00	57.61	739,617,064,944,922.00	49.48	884,334,971,365,555.00	53.85	1,042,159,229,000,070.00	50.42	723,785,826,198,242.00	54.33
SEMARANG 4.1	24,274,533,163,365.30	1.64	1,327,883,033,161.88	0.09	10,378,795,058,481.60	0.63	5,488,886,835,752.43	0.27	3,988,877,059,900.18	0.30
YOGYAKARTA 4.2	5,666,346,755,332.13	0.38	8,463,758,111,217.82	0.57	8,988,311,835,374.63	0.55	9,893,792,648,288.44	0.48	7,126,049,030,117.60	0.53
OTHERS 4.3	56,026,043,854,440.80	3.78	76,735,144,027,080.50	5.13	59,099,732,179,437.50	3.60	114,328,649,128,390.00	5.53	75,636,398,199,555.50	5.68
CENTRAL JAVA 4	85,966,923,773,138.20	5.81	86,526,785,171,460.20	5.79	78,466,839,073,293.70	4.78	129,711,328,612,430.00	6.28	86,751,324,289,573.30	6.51
SURABAYA 5.1	44,816,018,547,921.80	3.03	52,543,308,557,015.00	3.52	94,466,073,382,342.90	5.75	82,982,211,889,830.00	4.01	36,043,969,365,621.00	2.71
OTHERS 5.2	156,396,378,874,394.00	10.56	215,221,763,296,531.00	14.40	147,326,040,499,113.00	8.97	281,196,548,850,694.00	13.60	152,446,031,516,484.00	11.44
EAST JAVA 5	201,212,397,422,315.00	13.59	267,765,071,853,546.00	17.91	241,792,113,881,456.00	14.72	364,178,760,740,524.00	17.62	188,490,000,882,105.00	14.15
KALIMANTAN 6	61,537,405,074,759.90	4.16	79,833,767,720,360.70	5.34	77,743,703,326,440.80	4.73	119,375,694,798,585.00	5.78	56,468,297,831,586.90	4.24
UJUNG PANDANG 7.1	12,355,527,672,724.10	0.83	13,132,156,513,361.60	0.88	9,485,813,283,035.03	0.58	10,059,747,261,700.10	0.49	7,710,872,931,429.74	0.58
OTHERS 7.2	48,087,947,396,642.90	3.25	35,449,065,450,852.60	2.37	50,901,483,506,906.80	3.10	51,600,361,549,642.20	2.50	43,358,066,222,714.00	3.25
SULAWESI 7	60,443,475,069,367.00	4.08	48,581,221,964,214.20	3.25	60,387,296,789,941.80	3.68	61,660,108,811,342.20	2.98	51,068,939,154,143.80	3.83
OTHER ISLANDS 8	41,996,870,061,283.20	2.84	49,009,588,846,090.00	3.28	48,584,273,302,075.80	2.96	54,341,414,319,826.00	2.63	44,802,641,632,341.10	3.36
T O T A L	1,480,510,745,341,250.00	100.00	1,494,800,493,631,790.00	100.00	1,642,252,528,581,310.00	100.00	2,066,912,114,109,500.00	100.00	1,332,207,759,570,720.00	100.00

National Aggregate Exposure By Cresta Zone

As at 31 December 2012

(In Billion IDR)





National Aggregate Exposure By Occupation

As At 31/12/2012

in IDR

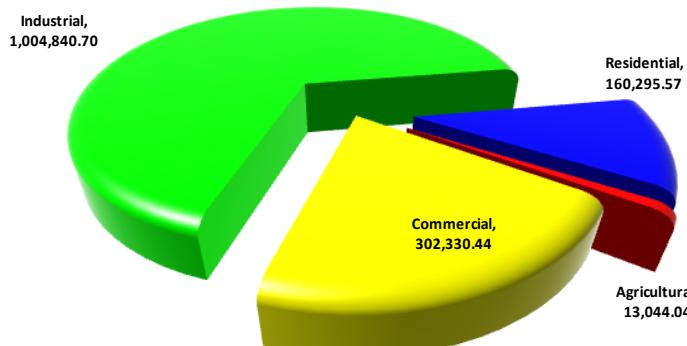
Table 2.2

Occupation	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012	
	Amount	%								
AGRICULTURAL A	13,044,037,969,211.40	0.88	10,856,848,215,437.60	0.73	17,484,829,261,131.60	1.06	16,922,517,044,458.40	0.82	11,903,815,417,621.20	0.89
COMMERCIAL C	302,330,439,229,036.00	20.42	324,806,068,845,369.00	21.73	304,292,114,987,448.00	18.53	522,051,291,221,498.00	25.26	304,870,745,976,050.00	22.88
INDUSTRIAL I	1,004,840,697,705,950.00	67.87	985,522,056,361,394.00	65.93	1,051,717,618,621,990.00	64.04	1,300,821,692,364,390.00	62.94	854,616,144,825,152.00	64.15
RESIDENTIAL R	160,295,570,437,046.00	10.83	173,615,520,209,590.00	11.61	268,757,965,710,737.00	16.37	227,116,613,479,150.00	10.99	160,817,053,351,899.00	12.07
T O T A L	1,480,510,745,341,250.00	100.00	1,494,800,493,631,790.00	100.00	1,642,252,528,581,310.00	100.00	2,066,912,114,109,500.00	100.00	1,332,207,759,570,720.00	100.00

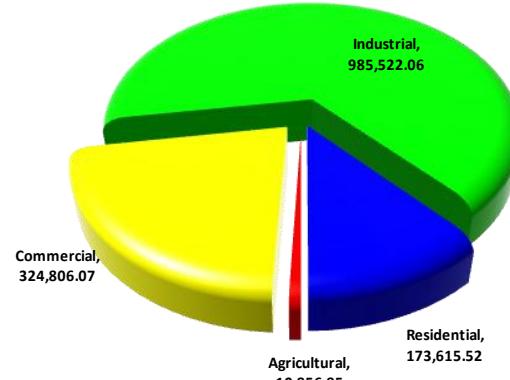
National Aggregate Exposure By Occupation

As at 31 December 2012

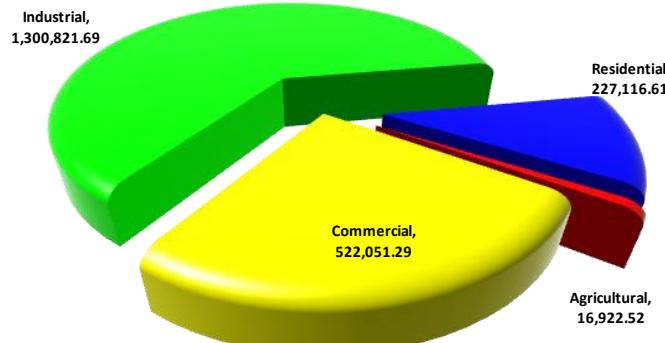
(In Billion IDR)



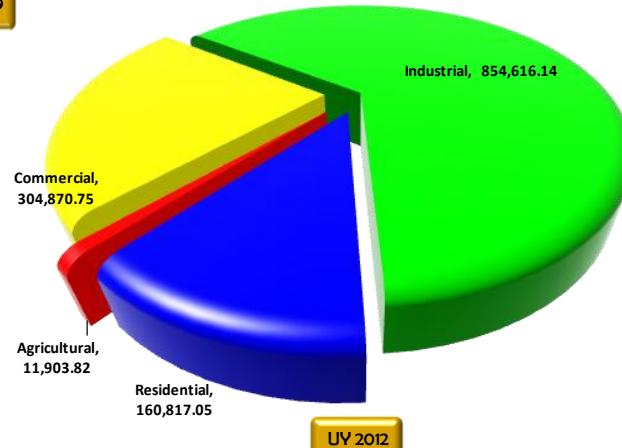
UY 2008



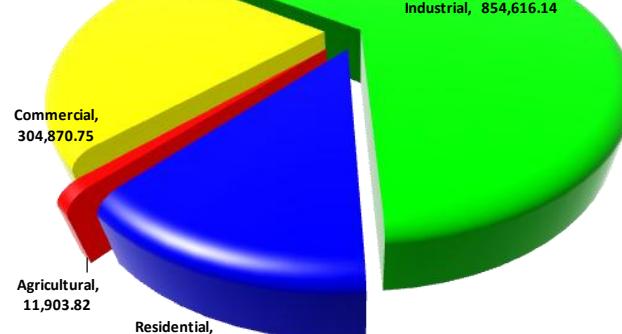
UY 2009



UY 2010



UY 2011



UY 2012



National Aggregate Exposure By Interest

As At 31/12/2012

Table 2.3

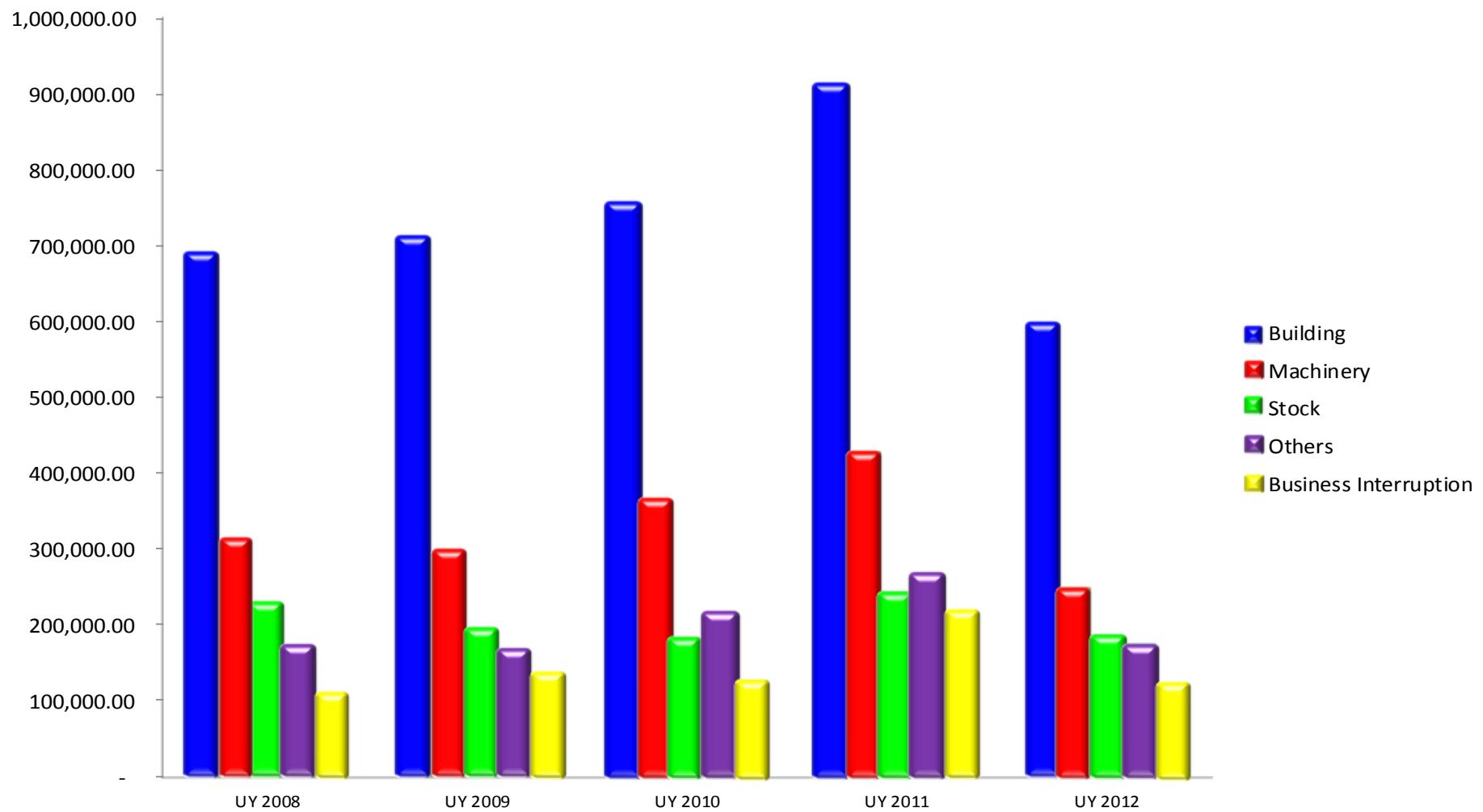
In IDR

Interest	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012	
	Amount	%								
Building	684,726,509,790,199.00	46.25	709,884,472,119,304.00	47.49	757,001,994,438,369.00	46.10	913,320,718,844,822.00	44.19	596,591,689,706,322.00	44.78
Machinery	308,482,364,407,116.00	20.84	296,482,198,144,403.00	19.83	362,097,351,762,745.00	22.05	429,712,511,616,157.00	20.79	250,466,021,006,281.00	18.80
Others	227,820,296,124,504.00	15.39	192,257,603,638,536.00	12.86	182,768,060,767,016.00	11.13	244,517,524,668,125.00	11.83	187,674,439,792,585.00	14.09
Stock	154,831,939,029,869.00	10.46	165,014,332,690,357.00	11.04	212,512,704,736,985.00	12.94	261,766,083,666,416.00	12.66	176,471,016,730,536.00	13.25
Business Interruption	104,649,635,989,558.00	7.07	131,161,887,039,190.00	8.77	127,872,416,876,192.00	7.79	217,595,275,313,979.00	10.53	121,004,592,334,997.00	9.08
T O T A L	1,480,510,745,341,250.00	100.00	1,494,800,493,631,790.00	100.00	1,642,252,528,581,310.00	100.00	2,066,912,114,109,500.00	100.00	1,332,207,759,570,720.00	100.00

National Aggregate Exposure Year By Interest

As at 31 December 2012

(In Billion IDR)





National Aggregate Exposure By Province

As At 31/12/2012

Table 2.4

In IDR

Province	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012	
	Amount	%								
01. NAD	4,291,825,411,534.25	0.29	2,192,138,657,461.15	0.15	45,926,737,150,625.70	2.80	64,734,237,186,799.30	3.13	4,971,230,752,126.36	0.37
02. SUMATERA UTARA	48,862,922,238,090.10	3.30	61,924,479,107,922.90	4.14	68,893,135,958,443.90	4.20	83,629,076,116,824.50	4.05	60,925,964,258,327.70	4.57
03. SUMATERA BARAT	20,061,176,958,688.60	1.36	52,073,357,855,816.10	3.48	22,522,181,882,300.60	1.37	22,220,263,992,346.60	1.08	18,254,414,020,468.20	1.37
04. RIAU	38,613,830,419,570.30	2.61	23,797,341,240,823.90	1.59	33,104,175,608,496.80	2.02	30,553,638,620,358.20	1.48	24,193,347,982,068.40	1.82
05. JAMBI	4,649,676,650,964.74	0.31	4,291,952,715,803.53	0.29	5,182,963,353,295.78	0.32	8,074,568,727,628.60	0.39	6,069,457,339,972.35	0.46
06. SUMATERA SELATAN	29,455,157,132,895.20	1.99	34,417,712,819,657.40	2.30	35,200,263,918,567.40	2.14	28,133,641,822,689.00	1.36	24,915,652,752,236.70	1.87
07. BENGKULU	2,861,263,089,571.73	0.19	2,834,160,667,960.79	0.19	3,059,427,201,464.14	0.19	3,556,624,957,898.86	0.17	3,364,435,078,907.09	0.25
08. LAMPUNG	23,491,264,996,890.80	1.59	22,298,831,153,237.80	1.49	16,896,643,460,292.00	1.03	26,908,405,448,913.70	1.30	19,365,788,550,652.10	1.45
09. KEP BANGKA-BELITUNG	241,500,672,980,627.00	16.31	23,550,094,157,309.10	1.58	2,955,062,596,903.38	0.18	2,546,955,793,611.73	0.12	1,996,508,658,555.73	0.15
10. KEPULAUAN RIAU	416,726,433,799,948.00	28.15	36,794,352,981,906.20	2.46	17,202,739,712,153.20	1.05	25,128,165,159,654.10	1.22	16,783,930,189,414.60	1.26
11. JAKARTA	171,368,338,012,349.00	11.57	278,695,042,866,305.00	18.64	293,397,126,221,348.00	17.87	448,105,580,367,643.00	21.68	280,274,388,901,166.00	21.04
12. JAWA BARAT	87,426,233,273,654.10	5.91	273,794,987,434,509.00	18.32	390,166,817,387,031.00	23.76	393,202,126,742,852.00	19.02	283,507,463,037,735.00	21.28
13. JAWA TENGAH	144,227,438,723,478.00	9.74	76,476,298,567,953.30	5.12	68,142,524,127,132.70	4.15	118,079,088,652,325.00	5.71	78,536,094,264,069.20	5.90
14. DIY	3,098,982,640,657.16	0.21	9,431,142,506,318.88	0.63	10,324,314,946,160.90	0.63	11,632,239,960,105.10	0.56	8,215,230,025,504.09	0.62
15. JAWA TIMUR	64,379,062,922,324.60	4.35	264,936,585,873,593.00	17.72	241,792,113,881,456.00	14.72	364,178,760,740,524.00	17.62	188,490,000,882,105.00	14.15
16. BANTEN	29,843,802,914,100.70	2.02	152,136,455,211,902.00	10.18	200,771,027,757,176.00	12.23	200,851,521,889,572.00	9.72	160,003,974,259,341.00	12.01
17. BALI	51,304,318,469,914.30	3.47	40,307,565,662,684.70	2.70	38,488,700,838,045.50	2.34	42,553,487,615,481.70	2.06	36,329,860,840,006.60	2.73
18. NUSA TENGGARA BARAT	28,856,900,540,650.80	1.95	3,502,832,990,655.78	0.23	2,894,207,458,378.57	0.18	2,957,493,179,081.14	0.14	2,550,135,244,121.87	0.19
19. NUSA TENGGARA TIMUR	1,913,075,420,361.50	0.13	767,394,736,995.34	0.05	864,821,964,190.44	0.05	1,588,446,689,170.47	0.08	738,062,396,898.40	0.06
20. KALIMANTAN BARAT	1,120,501,133,193.07	0.08	3,934,975,061,613.52	0.26	4,143,840,065,385.67	0.25	6,112,512,076,713.18	0.30	3,357,196,399,109.60	0.25
21. KALIMANTAN TENGAH	3,567,698,586,800.06	0.24	3,423,648,660,186.45	0.23	11,738,273,222,389.30	0.71	10,917,496,134,974.40	0.53	6,630,632,952,555.35	0.50
22. KALIMANTAN SELATAN	32,254,016,796,798.80	2.18	14,213,227,516,721.60	0.95	14,526,208,490,309.00	0.88	27,882,803,579,269.90	1.35	10,783,295,335,089.60	0.81
23. KALIMANTAN TIMUR	8,601,180,372,075.60	0.58	55,821,147,611,905.40	3.73	47,335,381,548,356.80	2.88	74,462,883,007,627.70	3.60	35,697,173,144,832.40	2.68
24. SULAWESI UTARA	2,914,327,303,587.48	0.20	7,053,260,595,769.35	0.47	8,878,039,442,333.90	0.54	13,050,166,865,767.70	0.63	9,135,296,981,537.95	0.69
25. SULAWESI TENGAH	875,758,961,036.77	0.06	1,201,235,166,531.66	0.08	1,345,347,209,885.18	0.08	1,936,726,686,687.04	0.09	1,585,732,299,113.22	0.12
26. SULAWESI SELATAN	6,866,997,384,501.76	0.46	20,170,882,146,239.80	1.35	17,336,996,518,819.30	1.06	24,024,571,066,947.00	1.16	18,086,604,255,237.50	1.36
27. SULAWESI TENGGARA	5,235,246,585,164.48	0.35	8,626,717,415,885.33	0.58	18,974,595,983,844.30	1.16	9,034,000,673,299.09	0.44	9,453,140,499,041.00	0.71
28. GORONTALO	3,783,729,458,717.90	0.26	10,814,135,441,797.70	0.72	11,987,375,158,344.00	0.73	12,689,495,298,956.80	0.61	12,644,572,702,868.10	0.95
29. SULAWESI BARAT	5,524,167,772.00	0.00	557,344,153,447.43	0.04	1,864,942,476,715.09	0.11	925,148,219,684.56	0.04	163,592,416,346.00	0.01
30. MALUKU	88,917,267,568.00	0.01	534,480,854,836.88	0.04	922,912,948,918.74	0.06	1,012,870,690,798.61	0.05	819,218,202,611.19	0.06
31. MALUKU UTARA	28,492,544,860.00	0.00	440,641,025,133.64	0.03	430,159,931,954.50	0.03	590,269,306,808.24	0.03	597,929,641,530.14	0.04
32. PAPUA BARAT	117,391,915,036.29	0.01	2,009,215,167,238.31	0.13	1,824,294,404,170.20	0.11	2,157,984,316,012.77	0.10	1,435,748,367,598.57	0.11
33. PAPUA	2,118,586,267,863.00	0.14	1,776,855,605,668.80	0.12	3,159,175,756,417.89	0.19	3,480,862,522,473.06	0.17	2,331,686,939,574.36	0.18
T O T A L	1,480,510,745,341,250.00	100.00	1,494,800,493,631,790.00	100.00	1,642,252,528,581,310.00	100.00	2,066,912,114,109,500.00	100.00	1,332,207,759,570,720.00	100.00



National Gross Premium By Cresta Zone

As At 31/12/2012

Table 3.1

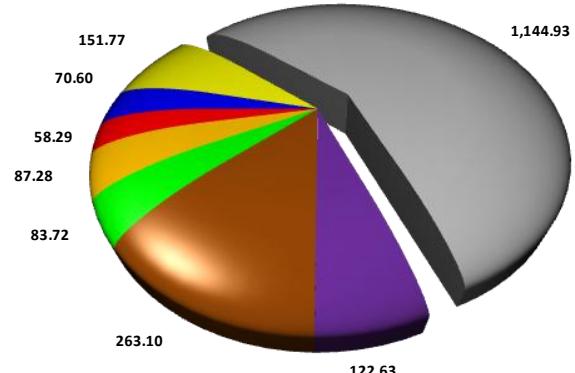
in IDR

Cresta Zone	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012	
	Amount	%								
BANDA ACEH 1.1	1,442,765,268.49	0.07	1,426,834,760.16	0.08	5,850,628,353.42	0.28	12,880,618,287.33	0.48	6,424,300,919.06	0.35
MEDAN 1.2	54,114,729,647.28	2.73	51,839,390,487.04	2.92	54,633,887,094.11	2.63	51,077,811,031.40	1.89	38,028,869,756.28	2.09
OTHERS 1.3	15,042,192,870.66	0.76	24,998,217,434.94	1.41	84,227,373,283.95	4.06	130,599,743,388.28	4.83	42,279,536,282.20	2.33
NORTH SUMATERA 1	70,599,687,786.43	3.56	78,264,442,682.14	4.41	144,711,888,731.48	6.98	194,558,172,707.01	7.20	86,732,706,957.54	4.78
PADANG 2.1	16,696,296,005.51	0.84	55,273,535,929.82	3.11	32,863,400,146.30	1.58	28,493,336,989.19	1.05	22,320,738,140.40	1.23
PALEMBANG 2.2	10,497,441,215.76	0.53	20,488,430,868.92	1.15	16,785,644,973.06	0.81	12,300,439,255.44	0.46	11,202,250,427.11	0.62
OTHERS 2.3	124,571,890,469.62	6.28	107,307,487,478.42	6.04	110,535,679,577.75	5.33	131,832,347,450.04	4.88	104,433,957,861.89	5.75
SOUTH SUMATERA 2	151,765,627,690.89	7.66	183,069,454,277.16	10.31	160,184,724,697.11	7.72	172,626,123,694.67	6.39	137,956,946,429.40	7.60
JAKARTA 3.1	411,187,991,590.11	20.74	377,599,859,174.01	21.26	416,015,897,421.41	20.06	643,742,231,718.83	23.83	418,258,352,536.94	23.04
BANDUNG 3.2	48,475,264,061.03	2.45	9,628,558,352.70	0.54	8,282,011,994.05	0.40	11,313,806,118.45	0.42	10,968,554,967.24	0.60
OTHERS 3.3	685,263,700,823.97	34.57	492,421,268,939.21	27.72	754,597,950,863.61	36.39	805,272,582,633.19	29.81	625,604,737,979.80	34.46
WEST JAVA 3	1,144,926,956,475.11	57.76	879,649,686,465.92	49.53	1,178,895,860,279.07	56.85	1,460,328,620,470.47	54.05	1,054,831,645,483.98	58.11
SEMARANG 4.1	32,480,438,148.49	1.64	1,631,515,495.81	0.09	11,650,688,714.55	0.56	6,557,886,228.82	0.24	4,813,328,912.61	0.27
YOGYAKARTA 4.2	7,451,716,541.93	0.38	11,293,819,897.41	0.64	12,933,486,772.42	0.62	14,844,681,076.76	0.55	10,953,405,054.29	0.60
OTHERS 4.3	82,694,227,216.28	4.17	92,813,947,791.38	5.23	71,574,887,275.32	3.45	143,192,730,003.61	5.30	93,258,298,878.07	5.14
CENTRAL JAVA 4	122,626,381,906.70	6.19	105,739,283,184.60	5.95	96,159,062,762.29	4.64	164,595,297,309.19	6.09	109,025,032,844.97	6.01
SURABAYA 5.1	63,847,857,772.79	3.22	64,638,830,177.88	3.64	109,393,704,943.97	5.28	105,374,238,936.03	3.90	46,065,306,456.64	2.54
OTHERS 5.2	199,252,372,271.46	10.05	250,700,365,993.05	14.11	171,318,417,973.06	8.26	337,101,105,092.42	12.48	185,021,281,324.23	10.19
EAST JAVA 5	263,100,230,044.25	13.27	315,339,196,170.93	17.75	280,712,122,917.03	13.54	442,475,344,028.45	16.38	231,086,587,780.87	12.73
KALIMANTAN 6	83,721,194,548.85	4.22	92,824,118,497.41	5.23	67,921,779,938.65	3.28	101,489,339,620.42	3.76	52,946,452,295.11	2.92
UJUNG PANDANG 7.1	17,529,962,721.98	0.88	15,958,295,598.68	0.90	9,833,734,763.74	0.47	9,187,754,296.78	0.34	7,449,866,525.09	0.41
OTHERS 7.2	69,746,714,323.96	3.52	45,636,250,175.02	2.57	67,403,603,640.34	3.25	78,729,495,331.29	2.91	68,484,847,282.25	3.77
SULAWESI 7	87,276,677,045.94	4.40	61,594,545,773.70	3.47	77,237,338,404.08	3.72	87,917,249,628.07	3.25	75,934,713,807.34	4.18
OTHER ISLANDS 8	58,292,335,186.82	2.94	59,679,199,604.73	3.36	67,972,407,054.23	3.28	77,704,500,546.95	2.88	66,816,042,662.28	3.68
T O T A L	1,982,309,090,684.99	100.00	1,776,159,926,656.59	100.00	2,073,795,184,783.94	100.00	2,701,694,648,005.23	100.00	1,815,330,128,261.49	100.00

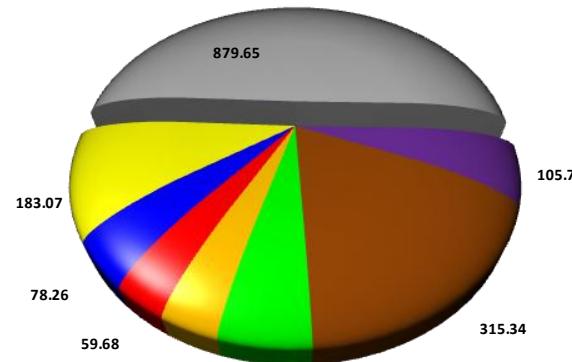
National Gross Premium By Cresta Zone

As at 31 December 2012

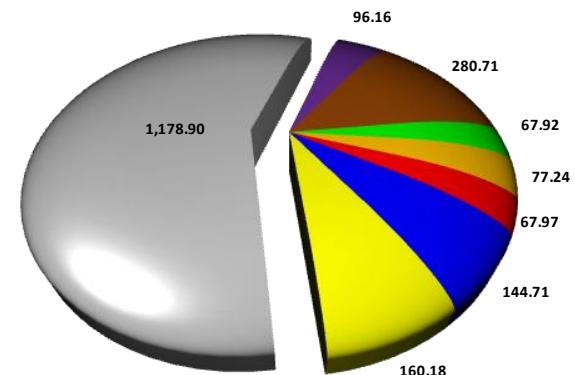
(in Billion IDR)



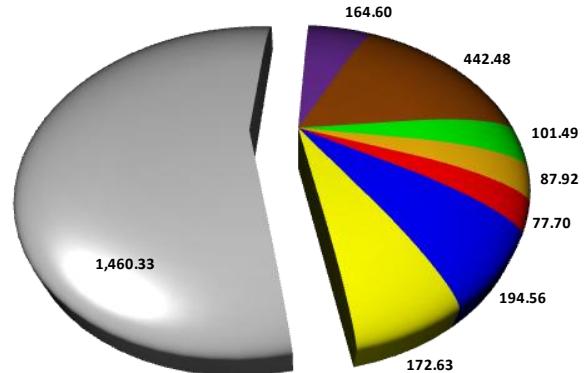
UY 2008



UY 2009

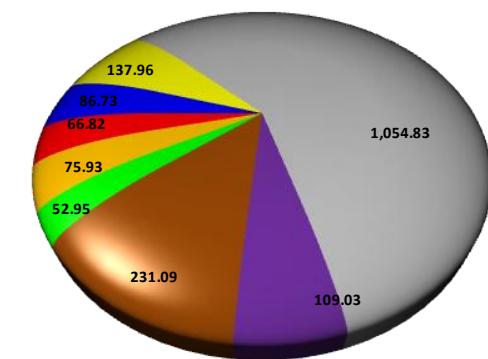


UY 2010



UY 2011

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



UY 2012



National Gross Premium By Occupation

As At 31/12/2012

in IDR

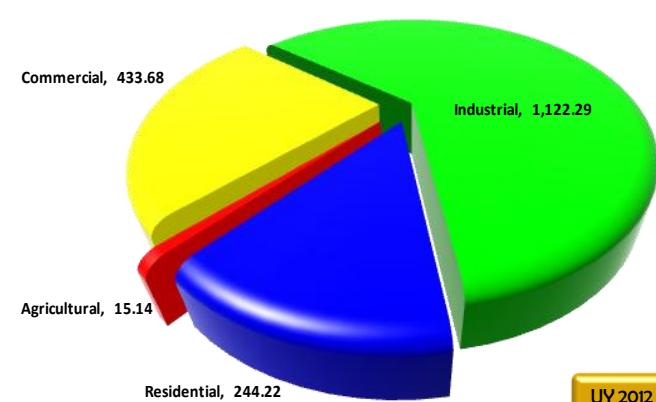
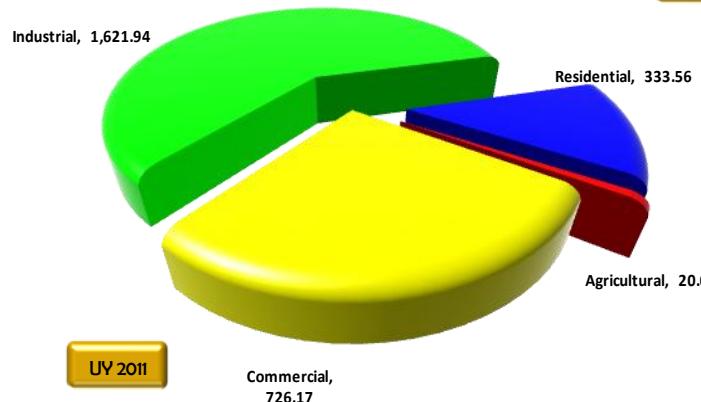
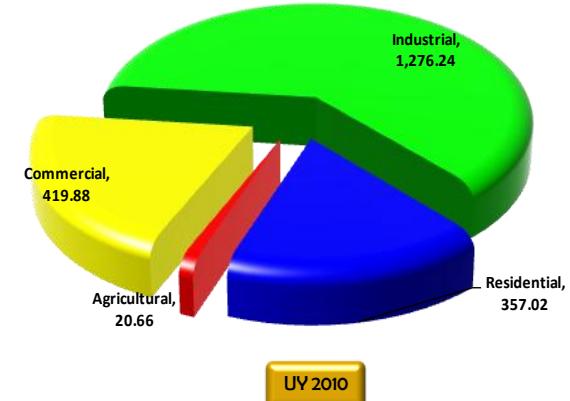
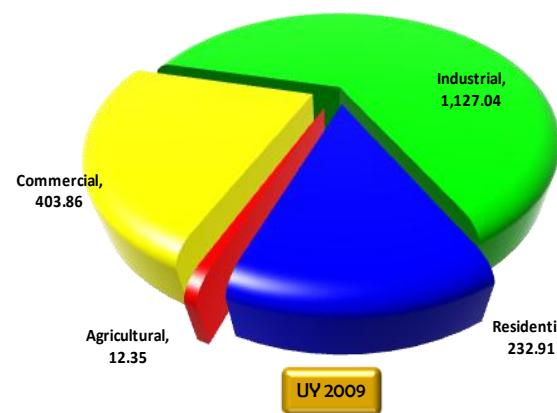
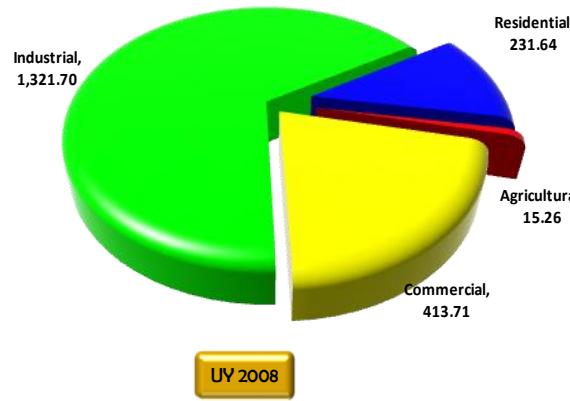
Table 3.2

Occupation	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012	
	Amount	%								
AGRICULTURAL A	15,259,553,497.99	0.77	12,346,111,502.87	0.70	20,659,007,197.22	1.00	20,024,160,821.93	0.74	15,135,998,446.90	0.83
COMMERCIAL C	413,706,359,775.21	20.87	403,860,961,107.62	22.74	419,876,957,830.96	20.25	726,167,189,624.52	26.88	433,680,047,475.50	23.89
INDUSTRIAL I	1,321,702,243,319.30	66.67	1,127,042,264,790.25	63.45	1,276,235,295,226.66	61.54	1,621,941,447,649.60	60.03	1,122,292,581,683.01	61.82
RESIDENTIAL R	231,640,934,092.50	11.69	232,910,589,255.85	13.11	357,023,924,529.10	17.22	333,561,849,909.17	12.35	244,221,500,656.06	13.45
T O T A L	1,982,309,090,685.00	100.00	1,776,159,926,656.59	100.00	2,073,795,184,783.94	100.00	2,701,694,648,005.22	100.00	1,815,330,128,261.47	100.00

National Gross Premium By Occupation

As at 31 December 2012

(In Billion IDR)





National Gross Premium By Province

As At 31/12/2012

Table 3.3

In IDR

Province	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012	
	Amount	%								
01. NAD	5,561,389,188.45	0.28	2,675,263,194.56	0.15	61,759,589,372.25	2.98	93,264,183,948.59	3.45	8,954,741,611.60	0.49
02. SUMATERA UTARA	65,038,298,597.99	3.28	75,589,179,487.58	4.26	82,952,299,359.23	4.00	101,293,988,758.42	3.75	77,777,965,345.94	4.28
03. SUMATERA BARAT	25,935,150,479.92	1.31	62,116,501,731.15	3.50	39,522,934,815.36	1.91	38,775,792,349.14	1.44	32,391,378,923.77	1.78
04. RIAU	44,568,904,610.65	2.25	25,452,142,455.75	1.43	33,301,310,526.03	1.61	31,134,501,222.27	1.15	25,327,711,543.96	1.40
05. JAMBI	5,421,696,971.39	0.27	4,718,545,369.74	0.27	5,194,159,777.26	0.25	7,868,169,688.64	0.29	5,834,303,078.84	0.32
06. SUMATERA SELATAN	36,595,546,158.64	1.85	39,047,062,299.77	2.20	36,676,363,147.74	1.77	29,073,430,812.51	1.08	25,250,856,521.43	1.39
07. BENGKULU	3,756,880,964.38	0.19	3,819,600,684.37	0.22	5,418,566,839.22	0.26	6,300,315,712.46	0.23	6,227,762,943.93	0.34
08. LAMPUNG	30,588,730,343.10	1.54	27,250,663,089.34	1.53	22,881,569,832.24	1.10	36,363,906,866.56	1.35	26,570,694,216.22	1.46
09. KEP BANGKA-BELITUNG	346,515,774,348.62	17.48	33,230,090,288.62	1.87	2,612,976,158.97	0.13	2,220,274,694.61	0.08	1,801,529,904.82	0.10
10. KEPULAUAN RIAU	535,005,171,577.02	26.99	44,426,691,714.89	2.50	14,576,843,600.29	0.70	20,889,732,348.49	0.77	14,552,709,296.42	0.80
11. JAKARTA	232,468,365,894.80	11.73	357,124,968,288.91	20.11	416,015,897,421.41	20.06	643,742,231,718.83	23.83	418,258,352,536.94	23.04
12. JAWA BARAT	124,902,564,858.54	6.30	294,406,968,859.36	16.58	496,851,278,305.85	23.96	538,308,852,434.32	19.92	405,329,216,489.59	22.33
13. JAWA TENGAH	190,165,818,321.09	9.59	92,633,518,113.09	5.22	81,333,006,818.39	3.92	147,163,224,940.66	5.45	96,453,158,571.21	5.31
14. DIY	3,957,451,704.80	0.20	12,479,242,895.44	0.70	14,826,055,943.90	0.71	17,432,072,368.53	0.65	12,571,874,273.75	0.69
15. JAWA TIMUR	81,188,985,375.97	4.10	311,582,536,811.57	17.54	280,712,122,917.03	13.54	442,475,344,028.45	16.38	231,086,587,780.87	12.73
16. BANTEN	38,825,949,395.61	1.96	178,607,447,692.87	10.06	266,028,684,551.82	12.83	278,277,536,317.32	10.30	231,244,076,457.44	12.74
17. BALI	72,052,373,995.45	3.63	49,132,815,844.67	2.77	52,699,545,928.90	2.54	59,294,350,090.26	2.19	52,475,682,100.37	2.89
18. NUSA TENGGARA BARAT	39,815,176,192.08	2.01	4,267,056,921.86	0.24	4,413,787,631.00	0.21	4,954,061,379.26	0.18	4,837,639,257.91	0.27
19. NUSA TENGGARA TIMUR	2,513,326,002.27	0.13	929,321,976.09	0.05	1,282,100,559.79	0.06	2,390,289,659.46	0.09	1,178,952,001.01	0.06
20. KALIMANTAN BARAT	1,299,537,500.54	0.07	4,250,217,526.78	0.24	3,678,527,893.07	0.18	5,324,775,224.65	0.20	2,942,000,307.68	0.16
21. KALIMANTAN TENGAH	4,654,181,859.95	0.23	3,644,481,603.05	0.21	9,902,113,086.17	0.48	10,373,314,806.01	0.38	5,767,930,826.23	0.32
22. KALIMANTAN SELATAN	48,820,263,637.08	2.46	16,870,748,453.38	0.95	12,874,737,308.72	0.62	23,520,593,689.81	0.87	9,890,453,868.88	0.54
23. KALIMANTAN TIMUR	13,425,989,129.92	0.68	64,844,688,542.71	3.65	41,466,401,650.70	2.00	62,270,655,899.94	2.30	34,346,067,292.33	1.89
24. SULAWESI UTARA	4,012,996,109.00	0.20	9,118,316,971.28	0.51	14,828,840,696.64	0.72	23,676,721,604.61	0.88	17,146,882,679.65	0.94
25. SULAWESI TENGAH	1,162,301,846.25	0.06	1,468,786,138.31	0.08	2,004,665,956.08	0.10	3,019,756,039.49	0.11	2,544,544,738.48	0.14
26. SULAWESI SELATAN	8,883,060,962.75	0.45	24,213,730,969.87	1.36	18,304,686,298.96	0.88	24,231,224,479.25	0.90	19,228,015,795.89	1.06
27. SULAWESI TENGGARA	6,832,557,090.35	0.34	9,784,461,172.59	0.55	21,175,647,149.94	1.02	10,400,866,433.07	0.38	11,565,205,287.03	0.64
28. GORONTALO	5,654,586,029.37	0.29	16,022,533,562.08	0.90	18,253,670,340.48	0.88	25,223,952,831.70	0.93	25,206,176,893.45	1.39
29. SULAWESI BARAT	6,947,185.20	0.00	670,570,251.02	0.04	2,669,827,961.99	0.13	1,364,728,239.95	0.05	243,888,412.84	0.01
30. MALUKU	107,217,648.85	0.01	680,677,112.24	0.04	1,693,231,743.57	0.08	1,763,083,620.02	0.07	1,472,658,773.42	0.08
31. MALUKU UTARA	34,296,851.94	0.00	554,263,273.90	0.03	732,851,778.58	0.04	1,037,921,248.56	0.04	1,023,696,834.69	0.06
32. PAPUA BARAT	138,153,246.09	0.01	2,377,526,495.24	0.13	2,667,846,865.65	0.13	3,129,040,066.99	0.12	2,136,443,343.61	0.12
33. PAPUA	2,399,446,606.94	0.12	2,169,306,864.51	0.12	4,483,042,546.74	0.22	5,135,754,482.40	0.19	3,690,970,351.28	0.20
TOTAL	1,982,309,090,685.00	100.00	1,776,159,926,656.59	100.00	2,073,795,184,783.97	100.00	2,701,694,648,005.23	100.00	1,815,330,128,261.48	100.00



Number Of Risk By Cresta Zone

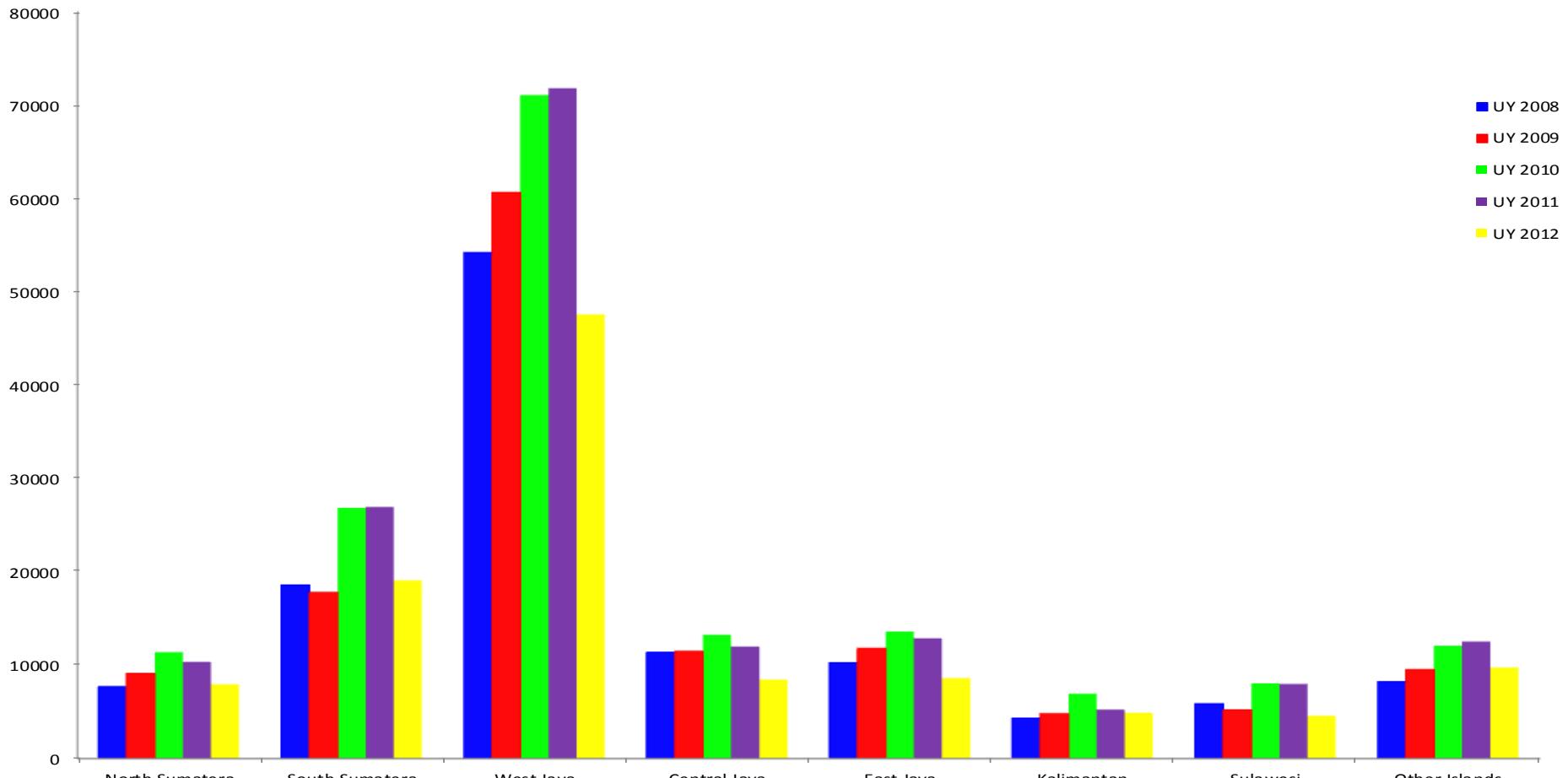
As At 31/12/2012

Table 4.1

Cresta Zone	U/Y 2008	U/Y 2009	U/Y 2010	U/Y 2011	U/Y 2012
BANDA ACEH 1.1	607	547	632	510	423
MEDAN 1.2	4,692	5,181	5,631	5,579	4,224
OTHERS 1.3	2,372	3,379	5,126	4,269	3,293
NORTH SUMATERA 1	7,671	9,107	11,389	10,358	7,940
PADANG 2.1	4,209	4,208	8,329	9,802	7,913
PALEMBANG 2.2	1,506	1,601	1,591	1,368	832
OTHERS 2.3	12,856	11,982	16,930	15,769	10,339
SOUTH SUMATERA 2	18,571	17,791	26,850	26,939	19,084
JAKARTA 3.1	29,204	31,404	34,964	37,854	23,861
BANDUNG 3.2	4,594	1,323	1,664	1,122	1,544
OTHERS 3.3	20,407	27,915	34,481	32,849	22,189
WEST JAVA 3	54,205	60,642	71,109	71,825	47,594
SEMARANG 4.1	2,534	464	378	659	530
YOGYAKARTA 4.2	1,969	2,176	2,459	2,123	1,623
OTHERS 4.3	6,880	8,836	10,400	9,198	6,309
CENTRAL JAVA 4	11,383	11,476	13,237	11,980	8,462
SURABAYA 5.1	4,703	5,160	5,963	5,904	4,129
OTHERS 5.2	5,550	6,630	7,639	6,982	4,492
EAST JAVA 5	10,253	11,790	13,602	12,886	8,621
KALIMANTAN 6	4,319	4,774	6,944	5,217	4,870
UJUNG PANDANG 7.1	1,370	1,451	1,702	1,669	1,025
OTHERS 7.2	4,494	3,753	6,334	6,304	3,556
SULAWESI 7	5,864	5,204	8,036	7,973	4,581
OTHER ISLANDS 8	8,221	9,502	12,092	12,510	9,753
TOTAL	120,487	130,286	163,259	159,688	110,905

Number of Risk By Cresta Zone

As at 31 December 2012





Number Of Risk By Occupation

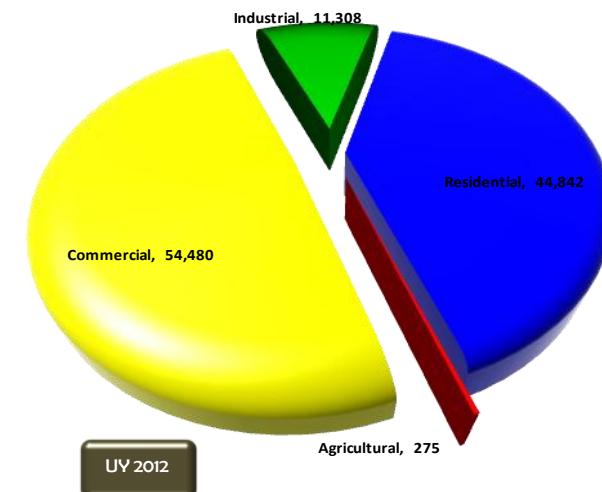
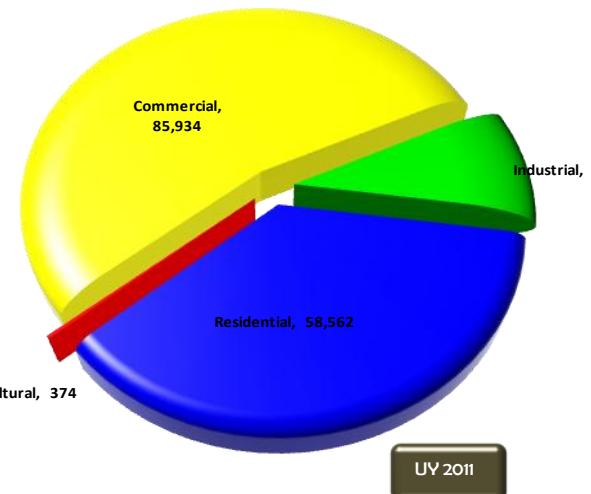
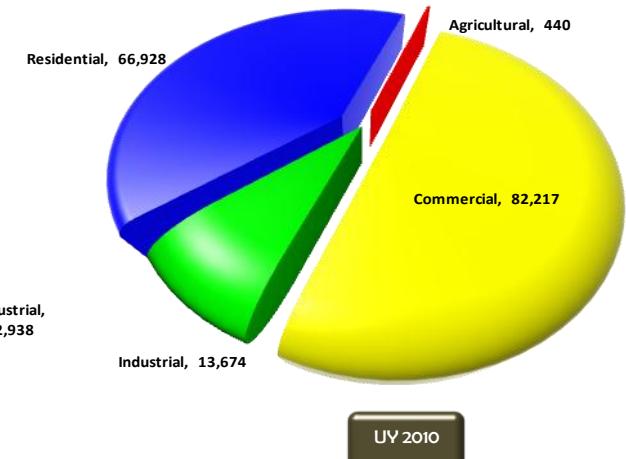
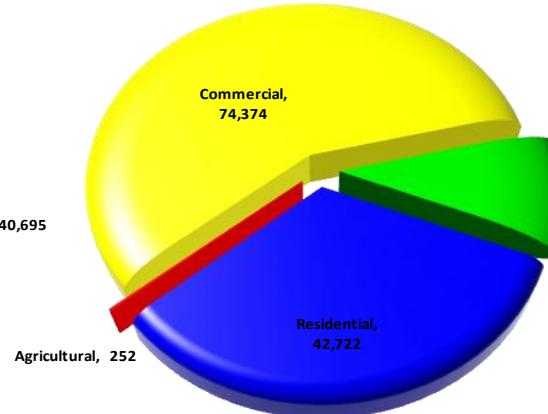
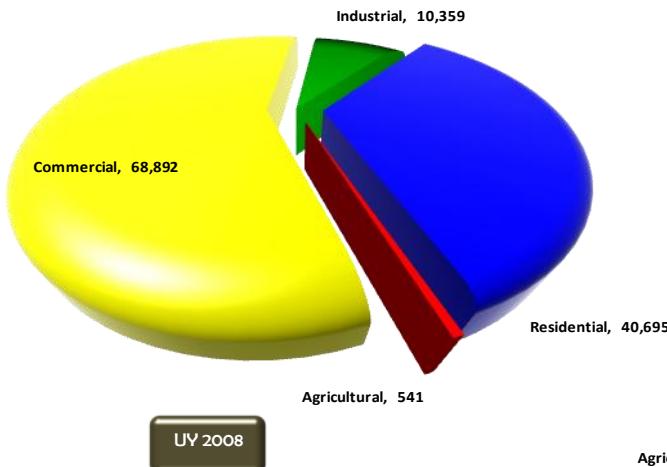
As At 31/12/2012

Table 4.2

Occupation		U/Y 2008	%	U/Y 2009	%	U/Y 2010	%	U/Y 2011	%	U/Y 2012	%
AGRICULTURAL	A	541	0.45%	252	0.19%	440	0.27%	374	0.23%	275	0.25%
COMMERCIAL	C	68,892	57.18%	74,374	57.09%	82,217	50.36%	85,934	53.81%	54,480	49.12%
INDUSTRIAL	I	10,359	8.60%	12,938	9.93%	13,674	8.38%	14,818	9.28%	11,308	10.20%
RESIDENTIAL	R	40,695	33.78%	42,722	32.79%	66,928	40.99%	58,562	36.67%	44,842	40.43%
TOTAL		120,487	100.00%	130,286	100.00%	163,259	100.00%	159,688	100.00%	110,905	100.00%

Number of Risk By Occupation

As at 31 December 2012





Claim Frequency by Occupation

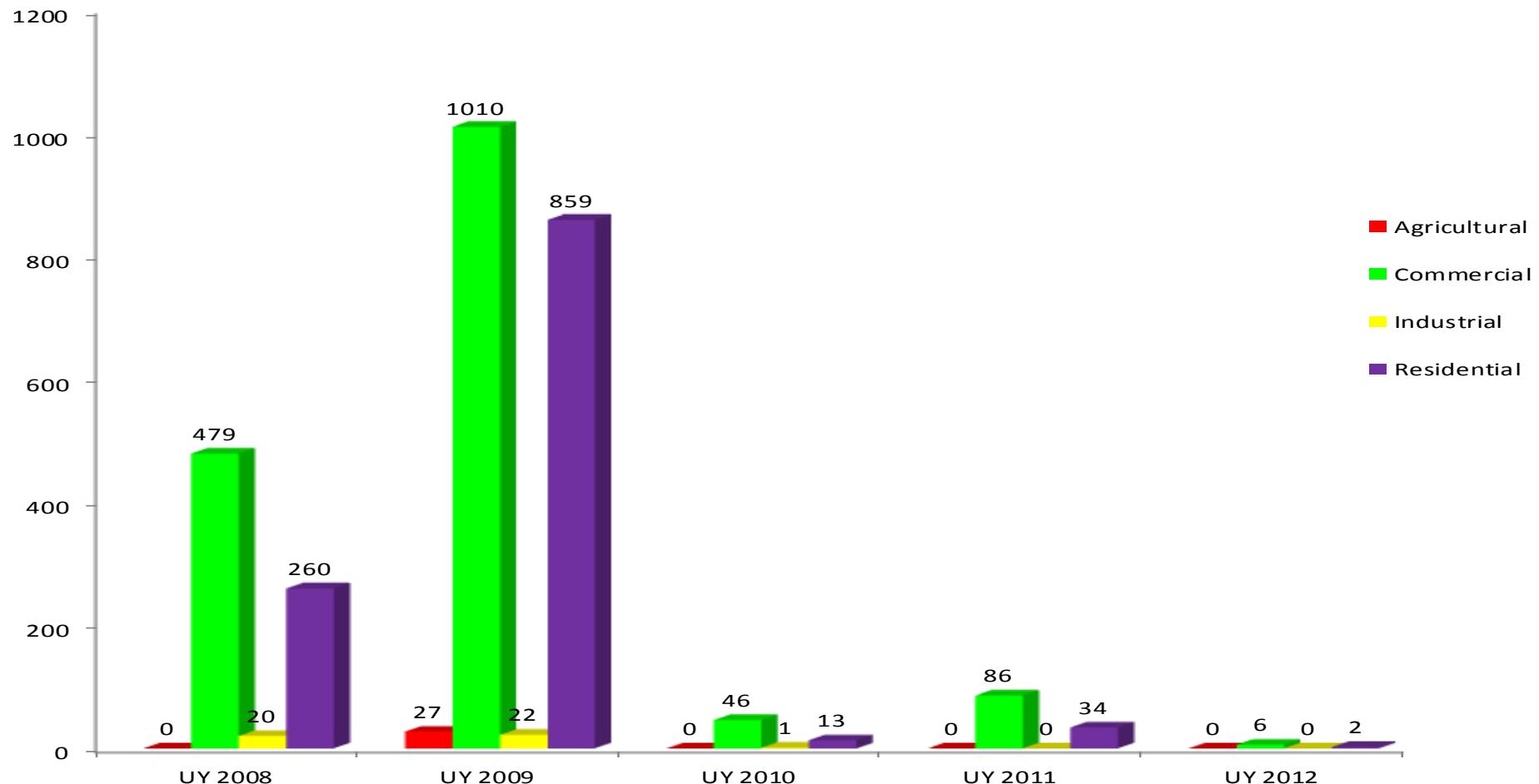
As At 31/12/2012

Table 5.1

Occupation		U/Y 2008	U/Y 2009	U/Y 2010	U/Y 2011	U/Y 2012
AGRICULTURAL	A	0	27	0	0	0
COMMERCIAL	C	479	1,010	46	86	6
INDUSTRIAL	I	20	22	1	0	0
RESIDENTIAL	R	260	859	13	34	2
TOTAL		759	1,918	60	120	8

Claim Frequency By Occupation

As at 31 December 2012





Claim Frequency by Cresta Zone

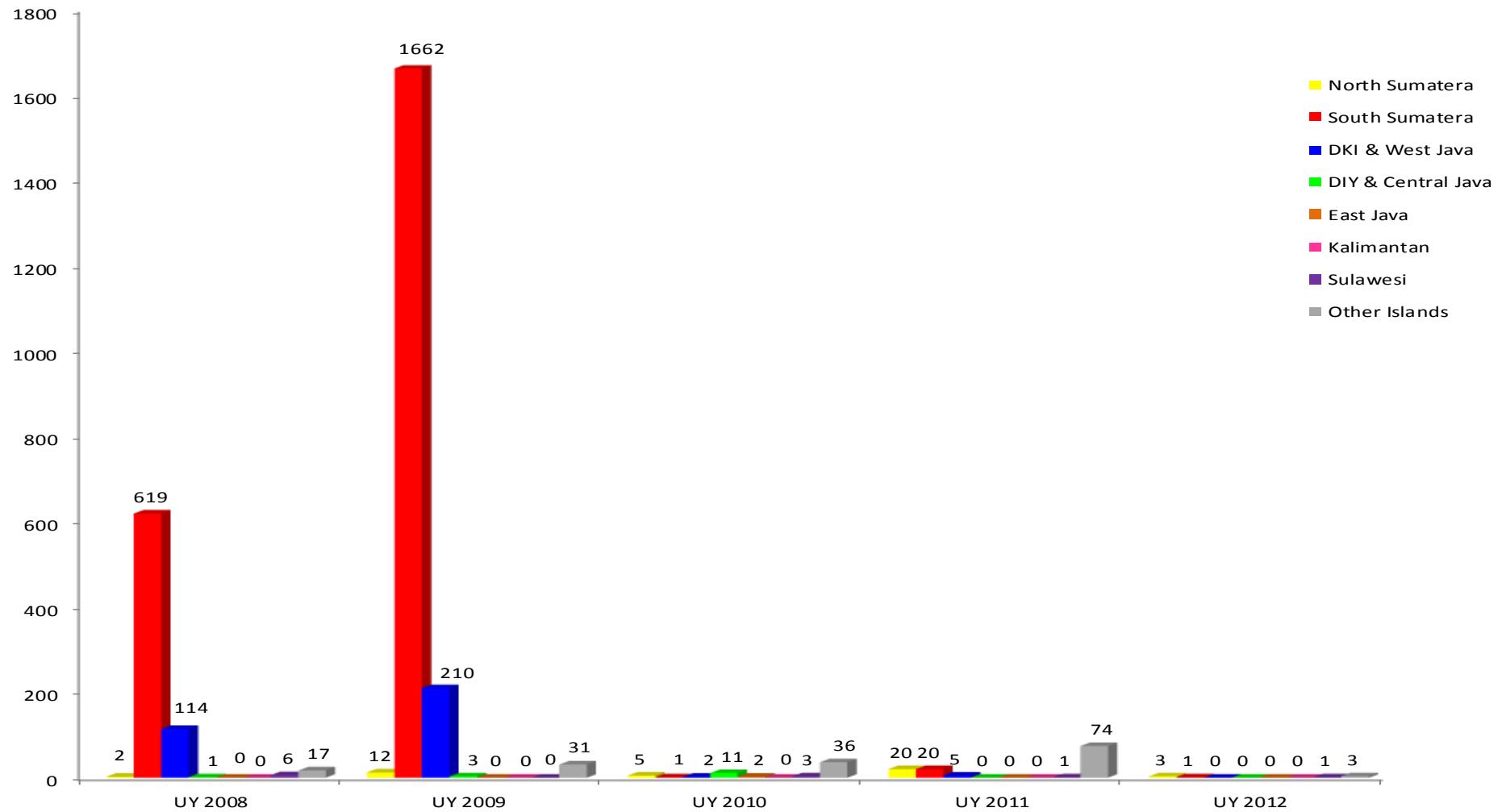
As At 31/12/2012

Table 5.2

Cresta Zone	U/Y 2008	U/Y 2009	U/Y 2010	U/Y 2011	U/Y 2012
BANDA ACEH 1.1	1	10	4	8	1
MEDAN 1.2	0	0	1	10	2
OTHERS NORTH SUMATERA 1.3	1	2	0	2	0
NORTH SUMATERA 1	2	12	5	20	3
PADANG 2.1	600	1,645	0	7	0
PALEMBANG 2.2	1	0	0	0	0
OTHERS W/S SUMATERA 2.3	18	17	1	13	1
SOUTH SUMATERA 2	619	1,662	1	20	1
JAKARTA 3.1	24	35	1	4	0
BANDUNG 3.2	47	96	0	0	0
OTHERS WEST JAVA 3.3	43	79	1	1	0
WEST JAVA 3	114	210	2	5	0
SEMARANG 4.1	0	0	0	0	0
YOGYAKARTA 4.2	0	1	5	0	0
OTHERS CENTRAL JAVA 4.3	1	2	6	0	0
CENTRAL JAVA 4	1	3	11	0	0
SURABAYA 5.1	0	0	0	0	0
OTHERS EAST JAVA 5.2	0	0	2	0	0
EAST JAVA 5	0	0	2	0	0
KALIMANTAN 6	0	0	0	0	0
UJUNG PANDANG 7.1	0	0	1	0	0
OTHERS SULAWESI 7.2	6	0	2	1	1
SULAWESI 7	6	0	3	1	1
OTHER ISLANDS 8	17	31	36	74	3
TOTAL	759	1,918	60	120	8

Claim Frequency By Cresta Zone

As at 31 December 2012





Claim by Occupation

As At 31/12/2012

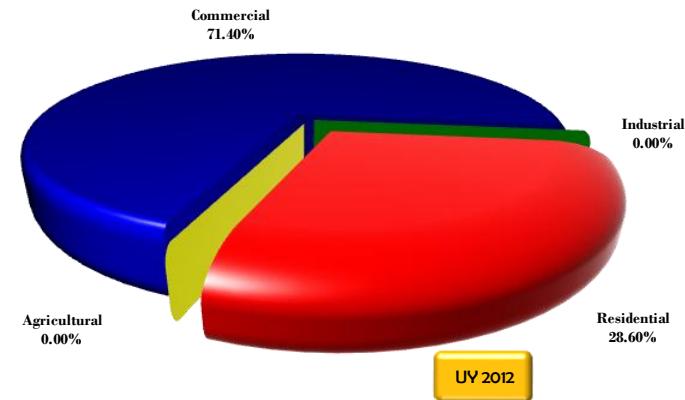
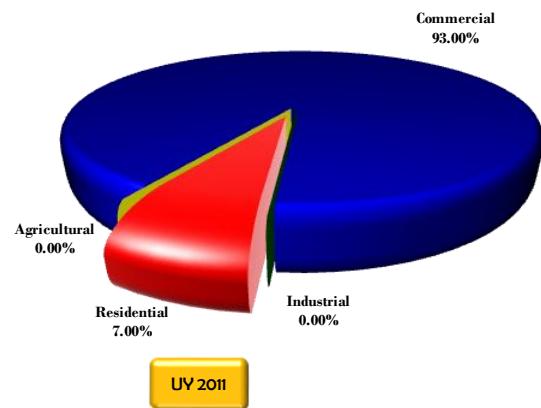
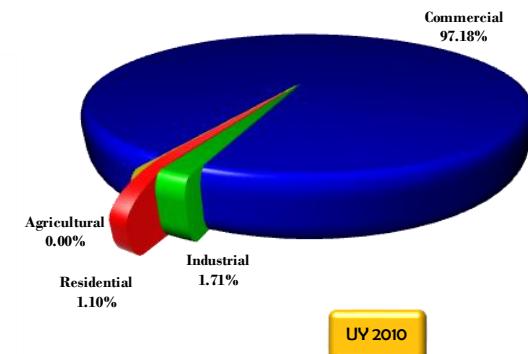
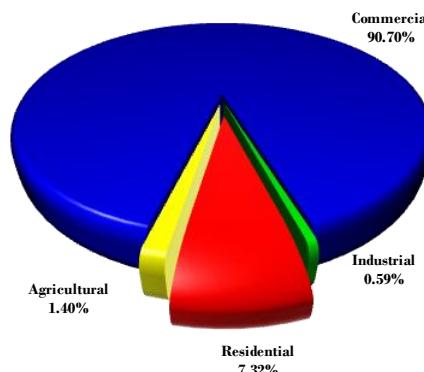
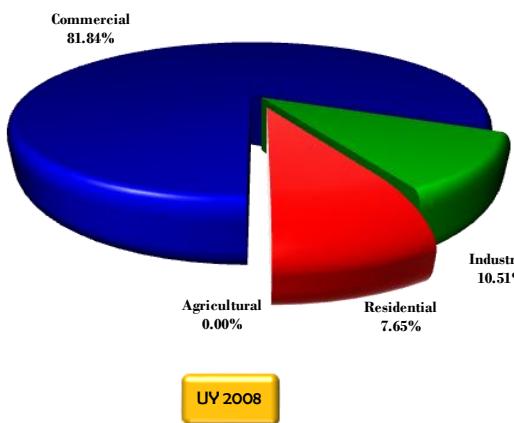
Table 5.3

In IDR

Occupation	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
AGRICULTURAL A	0.00	0.00%	14,121,897,296.24	1.40%	0.00	0.00%	0.00	0.00%	0.00	0.00%
COMMERCIAL C	295,299,335,711.79	81.84%	914,825,581,206.45	90.70%	43,091,960,148.97	97.18%	13,782,948,795.33	93.00%	374,409,243.00	71.40%
INDUSTRIAL I	37,910,297,009.23	10.51%	5,923,218,502.57	0.59%	760,224,542.70	1.71%	0.00	0.00%	0.00	0.00%
RESIDENTIAL R	27,615,965,723.06	7.65%	73,783,447,752.83	7.32%	489,235,422.90	1.10%	1,036,645,164.86	7.00%	150,000,000.00	28.60%
TOTAL	360,825,598,444.08	100.00%	1,008,654,144,758.09	100.00%	44,341,420,114.57	100.00%	14,819,593,960.19	100.00%	524,409,243.00	100.00%

Claim By Occupation

As at 31 December 2012





Claim by Cresta Zone

As At 31/12/2012

Table 5.4

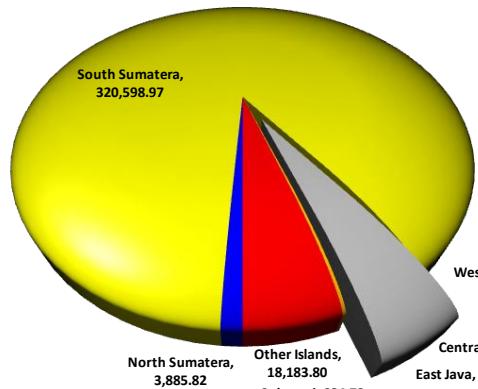
In IDR

Cresta Zone	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
BANDA ACEH 1.1	53,980,575.00	0.01%	634,630,000.00	0.06%	195,711,351.00	0.44%	6,176,613,750.00	41.68%	100,000,000.00	19.07%
MEDAN 1.2	0.00	0.00%	0.00	0.00%	17,388,400.00	0.04%	342,115,427.45	2.31%	8,666,201.00	1.65%
OTHERS 1.3	3,831,836,230.70	1.06%	42,855,792,400.00	4.25%	0.00	0.00%	124,657,398.00	0.84%	0.00	0.00%
NORTH SUMATERA 1	3,885,816,805.70	1.08%	43,490,422,400.00	4.31%	213,099,751.00	0.48%	6,643,386,575.45	44.83%	108,666,201.00	20.72%
PADANG 2.1	311,611,143,211.87	86.36%	896,565,246,383.90	88.89%	0.00	0.00%	140,000,000.00	0.94%	0.00	0.00%
PALEMBANG 2.2	1,362,486,564.83	0.38%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
OTHERS 2.3	7,625,339,559.78	2.11%	839,743,266.30	0.08%	10,000,000.00	0.02%	576,331,000.00	3.89%	50,000,000.00	9.53%
SOUTH SUMATERA 2	320,598,969,336.48	88.85%	897,404,989,650.20	88.97%	10,000,000.00	0.02%	716,331,000.00	4.83%	50,000,000.00	9.53%
JAKARTA 3.1	9,232,558,964.12	2.56%	1,332,046,749.09	0.13%	2,508,000.00	0.01%	258,345,047.84	1.74%	0.00	0.00%
BANDUNG 3.2	4,017,893,634.18	1.11%	16,849,784,871.80	1.67%	0.00	0.00%	0.00	0.00%	0.00	0.00%
OTHERS 3.3	4,214,084,512.49	1.17%	5,213,299,553.80	0.52%	37,327,390.00	0.08%	20,000,000.00	0.13%	0.00	0.00%
WEST JAVA 3	17,464,537,110.79	4.84%	23,395,131,174.69	2.32%	39,835,390.00	0.09%	278,345,047.84	1.88%	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%	171,507,756.40	0.02%	30,261,054,600.00	68.25%	0.00	0.00%	0.00	0.00%
OTHERS 4.3	7,700,000.00	0.00%	9,854,250.00	0.00%	4,040,624,391.33	9.11%	0.00	0.00%	0.00	0.00%
CENTRAL JAVA 4	7,700,000.00	0.00%	181,362,006.40	0.02%	34,301,678,991.33	77.36%	0.00	0.00%	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%	47,758,723.00	0.11%	0.00	0.00%	0.00	0.00%
EAST JAVA 5	0.00	0.00%	0.00	0.00%	47,758,723.00	0.11%	0.00	0.00%	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%	760,224,542.70	1.71%	0.00	0.00%	0.00	0.00%
OTHERS 7.2	684,777,865.11	0.19%	0.00	0.00%	90,491,945.00	0.20%	50,000,000.00	0.34%	150,743,042.00	28.75%
SULAWESI 7	684,777,865.11	0.19%	0.00	0.00%	850,716,487.70	1.92%	50,000,000.00	0.34%	150,743,042.00	28.75%
OTHER ISLANDS 8	18,183,797,326.00	5.04%	44,182,239,526.80	4.38%	8,878,330,771.54	20.02%	7,131,531,336.90	48.12%	215,000,000.00	41.00%
TOTAL	360,825,598,444.08	100.00%	1,008,654,144,758.09	100.00%	44,341,420,114.57	100.00%	14,819,593,960.19	100.00%	524,409,243.00	100.00%

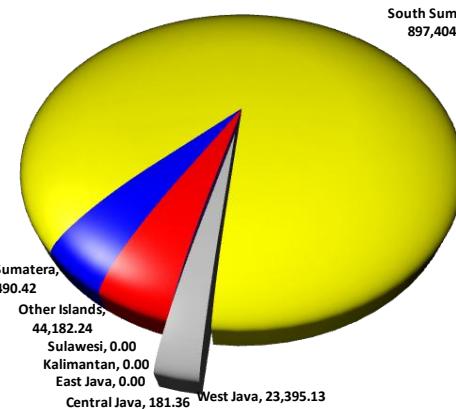
Claim By Cresta Zone

As at 31 December 2012

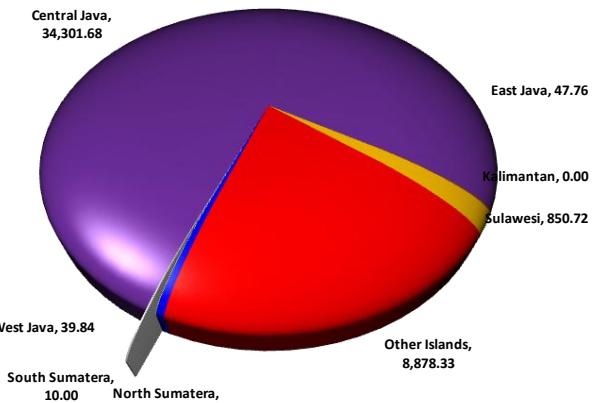
(In Million IDR)



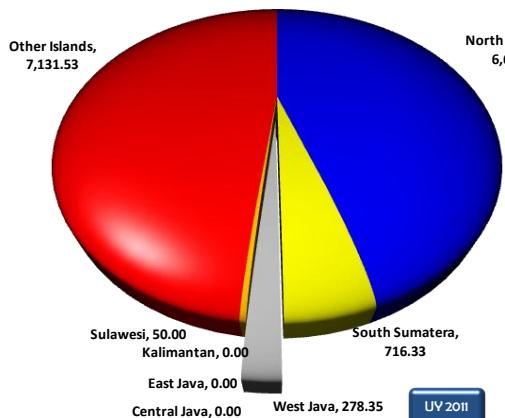
UV 2008



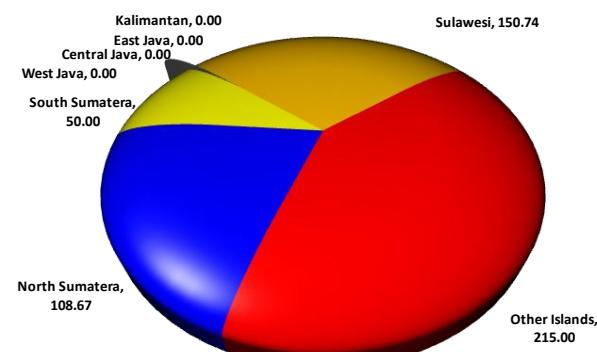
UV 2009



UV 2010



UV 2011



UV 2012



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2012

UNDERWRITING YEAR : 2008 - 2012
OCCUPATION : ALL

PROCESSING DATE 08/04/2013

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 $\Sigma(h)$	PERCENTAGE	f	F $\Sigma(l)$	PERCENTAGE		Rp $\Sigma(p)$	PERCENTAGE	BAND (q)/ $\Sigma(q)$	CUM $\Sigma(r)$	BAND (p)/(h)	CUM q/i		
					BAND (d)/ $\Sigma(d)$	CUM $\Sigma(f)$					BAND (l)/ $\Sigma(l)$	CUM $\Sigma(i)$								
(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	80,294	80,294	11.73	11.73	2,812.49	2,812.49	0.03	0.03	98	98	3.42	3.42	2,570.31	2,570.31	0.18	0.18	91.39	91.39
2	50.00	100.00	53,955	134,249	7.88	19.61	5,934.32	8,746.81	0.06	0.08	182	280	6.35	9.77	4,626.92	7,197.23	0.32	0.50	77.97	82.28
3	100.00	200.00	78,129	212,378	11.41	31.02	16,549.26	25,296.07	0.16	0.24	410	690	14.31	24.08	11,564.38	18,761.61	0.81	1.31	69.88	74.17
4	200.00	300.00	54,155	266,533	7.91	38.93	18,969.65	44,265.72	0.18	0.43	325	1,015	11.34	35.43	17,847.90	36,609.51	1.25	2.56	94.09	82.70
5	300.00	500.00	78,379	344,912	11.45	50.38	43,971.41	88,237.12	0.42	0.85	483	1,498	16.86	52.29	58,653.23	95,262.74	4.10	6.67	133.39	107.96
6	500.00	750.00	61,479	406,391	8.98	59.36	52,563.94	140,801.06	0.51	1.36	248	1,746	8.66	60.94	47,765.18	143,027.92	3.34	10.01	90.87	101.58
7	750.00	1,000.00	55,779	462,170	8.15	67.51	67,173.80	207,974.86	0.65	2.01	200	1,946	6.98	67.92	31,583.74	174,611.66	2.21	12.22	47.02	83.96
8	1,000.00	1,500.00	48,877	511,047	7.14	74.65	82,591.98	290,566.84	0.80	2.81	144	2,090	5.03	72.95	39,520.18	214,131.84	2.77	14.98	47.85	73.69
9	1,500.00	2,000.00	29,177	540,224	4.26	78.91	70,047.20	360,614.04	0.68	3.48	105	2,195	3.66	76.61	46,704.80	260,836.64	3.27	18.25	66.68	72.33
10	2,000.00	2,500.00	18,005	558,229	2.63	81.54	54,881.01	415,495.06	0.53	4.01	70	2,265	2.44	79.06	31,354.95	292,191.59	2.19	20.44	57.13	70.32
11	2,500.00	3,000.00	14,412	572,641	2.11	83.64	53,848.54	469,343.60	0.52	4.54	44	2,309	1.54	80.59	16,056.91	308,248.50	1.12	21.57	29.82	65.68
12	3,000.00	4,000.00	18,090	590,731	2.64	86.29	85,080.43	554,424.03	0.82	5.36	66	2,375	2.30	82.90	29,207.30	337,455.80	2.04	23.61	34.33	60.87
13	4,000.00	5,000.00	12,821	603,552	1.87	88.16	78,712.51	633,136.53	0.76	6.12	49	2,424	1.71	84.61	16,841.36	354,297.16	1.18	24.79	21.40	55.96
14	5,000.00	7,500.00	17,607	621,159	2.57	90.73	145,304.40	778,440.93	1.40	7.52	63	2,487	2.20	86.81	22,991.43	377,288.59	1.61	26.40	15.82	48.47
15	7,500.00	10,000.00	11,703	632,862	1.71	92.44	138,007.94	916,448.87	1.33	8.86	69	2,556	2.41	89.21	57,083.77	434,372.36	3.99	30.39	41.36	47.40
16	10,000.00	20,000.00	18,359	651,221	2.68	95.12	352,596.12	1,269,044.99	3.41	12.26	93	2,649	3.25	92.46	148,907.94	583,280.30	10.42	40.81	42.23	45.96
17	20,000.00	50,000.00	15,881	667,102	2.32	97.44	654,037.46	1,923,082.45	6.32	18.58	64	2,713	2.23	94.69	149,794.51	733,074.81	10.48	51.29	22.90	38.12
18	50,000.00	100,000.0	7,525	674,627	1.10	98.54	677,420.88	2,600,503.34	6.55	25.13	41	2,754	1.43	96.13	100,230.33	833,305.14	7.01	58.31	14.80	32.04
19	100,000.00	500,000.0	7,863	682,490	1.15	99.69	2,056,788.52	4,657,291.85	19.87	45.00	79	2,833	2.76	98.88	192,733.13	1,026,038.27	13.49	71.79	9.37	22.03
20	500,000.00	UP	2,135	684,625	0.31	100.00	5,691,997.13	10,349,288.98	55.00	100.00	32	2,865	1.12	100.00	403,126.90	1,429,165.17	28.21	100.00	7.08	13.81



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2012

UNDERWRITING YEAR : 2012
OCCUPATION : ALL

PROCESSING DATE 08/04/2013

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	8,554	8,554	7.71	7.71	296.24	296.24	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	7,566	16,120	6.82	14.53	843.41	1,139.65	0.05	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	12,607	28,727	11.37	25.90	2,792.19	3,931.84	0.15	0.22	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	9,434	38,161	8.51	34.41	3,504.18	7,436.02	0.19	0.41	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	13,722	51,883	12.37	46.78	8,120.25	15,556.27	0.45	0.86	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	9,861	61,744	8.89	55.67	8,687.07	24,243.34	0.48	1.34	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	8,841	70,585	7.97	63.64	11,406.82	35,650.15	0.63	1.96	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	8,565	79,150	7.72	71.37	15,351.48	51,001.63	0.85	2.81	1	1	12.50	12.50	50.00	50.00	9.53	9.53	0.33	0.10	
9	1,500.00	2,000.00	5,364	84,514	4.84	76.20	13,513.88	64,515.51	0.74	3.55	1	2	12.50	25.00	150.74	200.74	28.75	38.28	1.12	0.31	
10	2,000.00	2,500.00	3,376	87,890	3.04	79.25	10,742.04	75,257.55	0.59	4.15	0	2	0.00	25.00	0.00	200.74	0.00	38.28	0.00	0.27	
11	2,500.00	3,000.00	2,746	90,636	2.48	81.72	10,786.73	86,044.28	0.59	4.74	0	2	0.00	25.00	0.00	200.74	0.00	38.28	0.00	0.23	
12	3,000.00	4,000.00	3,425	94,061	3.09	84.81	16,895.54	102,939.82	0.93	5.67	0	2	0.00	25.00	0.00	200.74	0.00	38.28	0.00	0.20	
13	4,000.00	5,000.00	2,412	96,473	2.17	86.99	15,522.58	118,462.39	0.86	6.53	0	2	0.00	25.00	0.00	200.74	0.00	38.28	0.00	0.17	
14	5,000.00	7,500.00	3,341	99,814	3.01	90.00	28,408.58	146,870.98	1.56	8.09	0	2	0.00	25.00	0.00	200.74	0.00	38.28	0.00	0.14	
15	7,500.00	10,000.00	2,167	101,981	1.95	91.95	26,269.33	173,140.30	1.45	9.54	0	2	0.00	25.00	0.00	200.74	0.00	38.28	0.00	0.12	
16	10,000.00	20,000.00	3,276	105,257	2.95	94.91	64,358.83	237,499.13	3.55	13.08	3	5	37.50	62.50	295.00	495.74	56.25	94.53	0.46	0.21	
17	20,000.00	50,000.00	2,671	107,928	2.41	97.32	116,236.78	353,735.91	6.40	19.49	0	5	0.00	62.50	0.00	495.74	0.00	94.53	0.00	0.14	
18	50,000.00	100,000.00	1,340	109,268	1.21	98.52	130,606.74	484,342.65	7.19	26.68	1	6	12.50	75.00	20.00	515.74	3.81	98.35	0.02	0.11	
19	100,000.00	500,000.00	1,269	110,537	1.14	99.67	360,526.37	844,869.02	19.86	46.54	2	8	25.00	100.00	8.67	524.41	1.65	100.00	0.00	0.06	
20	500,000.00	UP	368	110,905	0.33	100.00	970,461.11	1,815,330.13	53.46	100.00	0	8	0.00	100.00	0.00	524.41	0.00	100.00	0.00	0.03	



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2012

UNDERWRITING YEAR : 2011
OCCUPATION : ALL

PROCESSING DATE 08/04/2013

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	F $\Sigma(l)$	PERCENTAGE		Rp $\Sigma(p)$	Rp $\Sigma(q)$	PERCENTAGE		PERCENTAGE	
					BAND (d)/ $\Sigma(d)$	CUM $\Sigma(f)$			BAND (i)/ $\Sigma(i)$	CUM $\Sigma(j)$			BAND (m)/ $\Sigma(m)$	CUM $\Sigma(n)$			BAND (p)/ $\Sigma(p)$	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	14,802	14,802	9.27	9.27	599.94	599.94	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	11,913	26,715	7.46	16.73	1,387.62	1,987.56	0.05	0.07	2	2	1.67	1.67	53.80	53.80	0.36	0.36	3.88	2.71
3	100.00	200.00	18,406	45,121	11.53	28.26	4,109.37	6,096.93	0.15	0.23	5	7	4.17	5.83	142.71	196.52	0.96	1.33	3.47	3.22
4	200.00	300.00	13,126	58,247	8.22	36.48	4,790.04	10,886.98	0.18	0.40	5	12	4.17	10.00	65.00	261.52	0.44	1.76	1.36	2.40
5	300.00	500.00	18,841	77,088	11.80	48.27	11,113.13	22,000.10	0.41	0.81	27	39	22.50	32.50	378.13	639.65	2.55	4.32	3.40	2.91
6	500.00	750.00	12,893	89,981	8.07	56.35	11,329.85	33,329.95	0.42	1.23	9	48	7.50	40.00	336.74	976.39	2.27	6.59	2.97	2.93
7	750.00	1,000.00	13,315	103,296	8.34	64.69	16,959.74	50,289.69	0.63	1.86	4	52	3.33	43.33	126.18	1,102.57	0.85	7.44	0.74	2.19
8	1,000.00	1,500.00	13,330	116,626	8.35	73.03	23,328.93	73,618.62	0.86	2.72	3	55	2.50	45.83	125.94	1,228.52	0.85	8.29	0.54	1.67
9	1,500.00	2,000.00	7,145	123,771	4.47	77.51	17,980.71	91,599.33	0.67	3.39	6	61	5.00	50.83	575.98	1,804.50	3.89	12.18	3.20	1.97
10	2,000.00	2,500.00	4,581	128,352	2.87	80.38	14,629.44	106,228.76	0.54	3.93	4	65	3.33	54.17	245.18	2,049.68	1.65	13.83	1.68	1.93
11	2,500.00	3,000.00	3,622	131,974	2.27	82.64	14,261.33	120,490.09	0.53	4.46	4	69	3.33	57.50	294.63	2,344.31	1.99	15.82	2.07	1.95
12	3,000.00	4,000.00	4,651	136,625	2.91	85.56	22,824.72	143,314.81	0.84	5.30	6	75	5.00	62.50	253.53	2,597.84	1.71	17.53	1.11	1.81
13	4,000.00	5,000.00	3,285	139,910	2.06	87.61	21,091.73	164,406.54	0.78	6.09	3	78	2.50	65.00	149.25	2,747.09	1.01	18.54	0.71	1.67
14	5,000.00	7,500.00	4,418	144,328	2.77	90.38	38,375.09	202,781.63	1.42	7.51	9	87	7.50	72.50	2,743.16	5,490.24	18.51	37.05	7.15	2.71
15	7,500.00	10,000.00	2,876	147,204	1.80	92.18	35,643.57	238,425.21	1.32	8.83	5	92	4.17	76.67	539.24	6,029.49	3.64	40.69	1.51	2.53
16	10,000.00	20,000.00	4,513	151,717	2.83	95.01	90,273.27	328,698.48	3.34	12.17	7	99	5.83	82.50	781.76	6,811.25	5.28	45.96	0.87	2.07
17	20,000.00	50,000.00	3,832	155,549	2.40	97.41	165,382.64	494,081.12	6.12	18.29	8	107	6.67	89.17	307.20	7,118.45	2.07	48.03	0.19	1.44
18	50,000.00	100,000.0	1,749	157,298	1.10	98.50	164,294.63	658,375.75	6.08	24.37	4	111	3.33	92.50	1,496.27	8,614.72	10.10	58.13	0.91	1.31
19	100,000.00	500,000.0	1,862	159,160	1.17	99.67	504,646.60	1,163,022.35	18.68	43.05	9	120	7.50	100.00	6,204.87	14,819.59	41.87	100.00	1.23	1.27
20	500,000.00	UP	528	159,688	0.33	100.00	1,538,672.30	2,701,694.65	56.95	100.00	0	120	0.00	100.00	0.00	14,819.59	0.00	100.00	0.00	0.55



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2012

UNDERWRITING YEAR : 2010
OCCUPATION : ALL

PROCESSING DATE 08/04/2013

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	FROM	TO	f	F $\Sigma(d)$	PERCENTAGE		Rp $\Sigma(h)$	PERCENTAGE		f	F $\Sigma(l)$	PERCENTAGE		Rp $\Sigma(p)$	PERCENTAGE		Rp $\Sigma(q)$	PERCENTAGE		Band (p)/(h)	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 (q)/ $\Sigma(q)$	CUM $\Sigma(s)$						
(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	19,347	19,347	11.85	11.85	682.14	682.14	0.03	0.03	1	1	1.67	1.67	0.30	0.30	0.00	0.00	0.04	0.04		
2	50.00	100.00	14,415	33,762	8.83	20.68	1,652.62	2,334.77	0.08	0.11	1	2	1.67	3.33	12.75	13.05	0.03	0.03	0.77	0.56		
3	100.00	200.00	19,928	53,690	12.21	32.89	4,320.39	6,655.16	0.21	0.32	2	4	3.33	6.67	27.92	40.97	0.06	0.09	0.65	0.62		
4	200.00	300.00	12,842	66,532	7.87	40.75	4,652.78	11,307.94	0.22	0.55	3	7	5.00	11.67	144.50	185.47	0.33	0.42	3.11	1.64		
5	300.00	500.00	18,071	84,603	11.07	51.82	10,495.61	21,803.55	0.51	1.05	5	12	8.33	20.00	78.46	263.93	0.18	0.60	0.75	1.21		
6	500.00	750.00	15,790	100,393	9.67	61.49	13,881.25	35,684.80	0.67	1.72	3	15	5.00	25.00	224.71	488.64	0.51	1.10	1.62	1.37		
7	750.00	1,000.00	14,318	114,711	8.77	70.26	17,183.72	52,868.52	0.83	2.55	4	19	6.67	31.67	127.64	616.29	0.29	1.39	0.74	1.17		
8	1,000.00	1,500.00	10,698	125,409	6.55	76.82	18,272.84	71,141.36	0.88	3.43	4	23	6.67	38.33	458.04	1,074.33	1.03	2.42	2.51	1.51		
9	1,500.00	2,000.00	6,536	131,945	4.00	80.82	16,222.68	87,364.04	0.78	4.21	3	26	5.00	43.33	886.82	1,961.15	2.00	4.42	5.47	2.24		
10	2,000.00	2,500.00	4,201	136,146	2.57	83.39	13,169.06	100,533.10	0.64	4.85	7	33	11.67	55.00	184.64	2,145.79	0.42	4.84	1.40	2.13		
11	2,500.00	3,000.00	3,250	139,396	1.99	85.38	12,410.69	112,943.79	0.60	5.45	2	35	3.33	58.33	331.24	2,477.03	0.75	5.59	2.67	2.19		
12	3,000.00	4,000.00	3,970	143,366	2.43	87.82	19,397.48	132,341.27	0.94	6.38	3	38	5.00	63.33	1,184.44	3,661.47	2.67	8.26	6.11	2.77		
13	4,000.00	5,000.00	2,785	146,151	1.71	89.52	17,714.81	150,056.08	0.85	7.24	2	40	3.33	66.67	216.56	3,878.03	0.49	8.75	1.22	2.58		
14	5,000.00	7,500.00	3,761	149,912	2.30	91.82	31,789.57	181,845.65	1.53	8.77	1	41	1.67	68.33	75.00	3,953.03	0.17	8.91	0.24	2.17		
15	7,500.00	10,000.00	2,431	152,343	1.49	93.31	29,979.06	211,824.70	1.45	10.21	2	43	3.33	71.67	12.69	3,965.72	0.03	8.94	0.04	1.87		
16	10,000.00	20,000.00	3,883	156,226	2.38	95.69	77,257.14	289,081.84	3.73	13.94	1	44	1.67	73.33	76.77	4,042.49	0.17	9.12	0.10	1.40		
17	20,000.00	50,000.00	3,341	159,567	2.05	97.74	141,718.86	430,800.70	6.83	20.77	3	47	5.00	78.33	67.31	4,109.81	0.15	9.27	0.05	0.95		
18	50,000.00	100,000.00	1,579	161,146	0.97	98.71	145,540.71	576,341.41	7.02	27.79	6	53	10.00	88.33	201.54	4,311.34	0.45	9.72	0.14	0.75		
19	100,000.00	500,000.00	1,685	162,831	1.03	99.74	427,381.20	1,003,722.61	20.61	48.40	5	58	8.33	96.67	4,271.63	8,582.97	9.63	19.36	1.00	0.86		
20	500,000.00	UP	428	163,259	0.26	100.00	1,070,072.57	2,073,795.18	51.60	100.00	2	60	3.33	100.00	35,758.45	44,341.42	80.64	100.00	3.34	2.14		



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	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	17,818	17,818	13.68	13.68	588.52	588.52	0.03	0.03	84	84	4.38	4.38	2,289.30	2,289.30	0.23	0.23	388.99	388.99		
2	50.00	100.00	9,464	27,282	7.26	20.94	1,013.07	1,601.60	0.06	0.09	143	227	7.46	11.84	3,719.65	6,008.94	0.37	0.60	367.16	375.18		
3	100.00	200.00	13,792	41,074	10.59	31.53	2,761.40	4,363.00	0.16	0.25	297	524	15.48	27.32	9,265.07	15,274.01	0.92	1.51	335.52	350.08		
4	200.00	300.00	9,757	50,831	7.49	39.01	3,145.25	7,508.25	0.18	0.42	234	758	12.20	39.52	13,779.37	29,053.38	1.37	2.88	438.10	386.95		
5	300.00	500.00	14,556	65,387	11.17	50.19	7,491.33	14,999.58	0.42	0.84	337	1,095	17.57	57.09	41,510.52	70,563.91	4.12	7.00	554.11	470.44		
6	500.00	750.00	12,438	77,825	9.55	59.73	10,070.80	25,070.38	0.57	1.41	174	1,269	9.07	66.16	35,135.17	105,699.07	3.48	10.48	348.88	421.61		
7	750.00	1,000.00	11,479	89,304	8.81	68.54	12,851.04	37,921.43	0.72	2.14	149	1,418	7.77	73.93	21,679.06	127,378.14	2.15	12.63	168.69	335.90		
8	1,000.00	1,500.00	8,838	98,142	6.78	75.33	13,633.15	51,554.58	0.77	2.90	86	1,504	4.48	78.42	24,163.11	151,541.25	2.40	15.02	177.24	293.94		
9	1,500.00	2,000.00	5,401	103,543	4.15	79.47	11,658.72	63,213.30	0.66	3.56	64	1,568	3.34	81.75	24,352.55	175,893.80	2.41	17.44	208.88	278.25		
10	2,000.00	2,500.00	3,085	106,628	2.37	81.84	8,437.70	71,650.99	0.48	4.03	34	1,602	1.77	83.52	21,505.87	197,399.67	2.13	19.57	254.88	275.50		
11	2,500.00	3,000.00	2,611	109,239	2.00	83.85	8,687.57	80,338.56	0.49	4.52	25	1,627	1.30	84.83	7,930.69	205,330.36	0.79	20.36	91.29	255.58		
12	3,000.00	4,000.00	3,204	112,443	2.46	86.30	13,544.42	93,882.99	0.76	5.29	37	1,664	1.93	86.76	13,731.09	219,061.45	1.36	21.72	101.38	233.33		
13	4,000.00	5,000.00	2,286	114,729	1.75	88.06	12,486.32	106,369.30	0.70	5.99	23	1,687	1.20	87.96	10,028.86	229,090.31	0.99	22.71	80.32	215.37		
14	5,000.00	7,500.00	3,179	117,908	2.44	90.50	23,941.73	130,311.04	1.35	7.34	37	1,724	1.93	89.89	16,742.49	245,832.79	1.66	24.37	69.93	188.65		
15	7,500.00	10,000.00	2,133	120,041	1.64	92.14	22,723.73	153,034.77	1.28	8.62	41	1,765	2.14	92.02	38,168.48	284,001.28	3.78	28.16	167.97	185.58		
16	10,000.00	20,000.00	3,536	123,577	2.71	94.85	62,575.68	215,610.45	3.52	12.14	53	1,818	2.76	94.79	113,603.56	397,604.84	11.26	39.42	181.55	184.41		
17	20,000.00	50,000.00	3,234	126,811	2.48	97.33	115,032.42	330,642.86	6.48	18.62	36	1,854	1.88	96.66	130,914.85	528,519.70	12.98	52.40	113.81	159.85		
18	50,000.00	100,000.0	1,493	128,304	1.15	98.48	111,385.06	442,027.92	6.27	24.89	13	1,867	0.68	97.34	10,525.38	539,045.07	1.04	53.44	9.45	121.95		
19	100,000.00	500,000.0	1,577	129,881	1.21	99.69	371,742.56	813,770.48	20.93	45.82	36	1,903	1.88	99.22	138,818.42	677,863.49	13.76	67.20	37.34	83.30		
20	500,000.00	UP	405	130,286	0.31	100.00	962,389.44	1,776,159.93	54.18	100.00	15	1,918	0.78	100.00	330,790.65	1,008,654.14	32.80	100.00	34.37	56.79		



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	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)/ $\Sigma(i)$	CUM $\Sigma(l)$			BAND (m)/ $\Sigma(m)$	CUM $\Sigma(n)$			BAND (q)/ $\Sigma(q)$	CUM $\Sigma(r)$	BAND (p)/ $\Sigma(h)$	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	19,773	19,773	16.41	16.41	645.64	645.64	0.03	0.03	13	13	1.71	1.71	280.71	280.71	0.08	0.08	43.48	43.48
2	50.00	100.00	10,597	30,370	8.80	25.21	1,037.59	1,683.23	0.05	0.08	36	49	4.74	6.46	840.72	1,121.43	0.23	0.31	81.03	66.62
3	100.00	200.00	13,396	43,766	11.12	36.32	2,565.90	4,249.14	0.13	0.21	106	155	13.97	20.42	2,128.68	3,250.12	0.59	0.90	82.96	76.49
4	200.00	300.00	8,996	52,762	7.47	43.79	2,877.40	7,126.53	0.15	0.36	83	238	10.94	31.36	3,859.03	7,109.14	1.07	1.97	134.12	99.76
5	300.00	500.00	13,189	65,951	10.95	54.74	6,751.08	13,877.62	0.34	0.70	114	352	15.02	46.38	16,686.11	23,795.25	4.62	6.59	247.16	171.46
6	500.00	750.00	10,497	76,448	8.71	63.45	8,594.98	22,472.59	0.43	1.13	62	414	8.17	54.55	12,068.56	35,863.81	3.34	9.94	140.41	159.59
7	750.00	1,000.00	7,826	84,274	6.50	69.94	8,772.48	31,245.07	0.44	1.58	43	457	5.67	60.21	9,650.85	45,514.66	2.67	12.61	110.01	145.67
8	1,000.00	1,500.00	7,446	91,720	6.18	76.12	12,005.58	43,250.65	0.61	2.18	50	507	6.59	66.80	14,723.09	60,237.75	4.08	16.69	122.64	139.28
9	1,500.00	2,000.00	4,731	96,451	3.93	80.05	10,671.21	53,921.87	0.54	2.72	31	538	4.08	70.88	20,738.71	80,976.45	5.75	22.44	194.34	150.17
10	2,000.00	2,500.00	2,762	99,213	2.29	82.34	7,902.78	61,824.65	0.40	3.12	25	563	3.29	74.18	9,419.25	90,395.70	2.61	25.05	119.19	146.21
11	2,500.00	3,000.00	2,183	101,396	1.81	84.16	7,702.23	69,526.88	0.39	3.51	13	576	1.71	75.89	7,500.36	97,896.06	2.08	27.13	97.38	140.80
12	3,000.00	4,000.00	2,840	104,236	2.36	86.51	12,418.27	81,945.15	0.63	4.13	20	596	2.64	78.52	14,038.24	111,934.30	3.89	31.02	113.05	136.60
13	4,000.00	5,000.00	2,053	106,289	1.70	88.22	11,897.08	93,842.22	0.60	4.73	21	617	2.77	81.29	6,446.69	118,380.99	1.79	32.81	54.19	126.15
14	5,000.00	7,500.00	2,908	109,197	2.41	90.63	22,789.42	116,631.64	1.15	5.88	16	633	2.11	83.40	3,430.79	121,811.78	0.95	33.76	15.05	104.44
15	7,500.00	10,000.00	2,096	111,293	1.74	92.37	23,392.25	140,023.89	1.18	7.06	21	654	2.77	86.17	18,363.35	140,175.13	5.09	38.85	78.50	100.11
16	10,000.00	20,000.00	3,151	114,444	2.62	94.98	58,131.21	198,155.10	2.93	10.00	29	683	3.82	89.99	34,150.84	174,325.97	9.46	48.31	58.75	87.97
17	20,000.00	50,000.00	2,803	117,247	2.33	97.31	115,666.76	313,821.86	5.83	15.83	17	700	2.24	92.23	18,505.14	192,831.11	5.13	53.44	16.00	61.45
18	50,000.00	100,000.0	1,364	118,611	1.13	98.44	125,593.74	439,415.60	6.34	22.17	17	717	2.24	94.47	87,987.15	280,818.26	24.38	77.83	70.06	63.91
19	100,000.00	500,000.0	1,470	120,081	1.22	99.66	392,491.79	831,907.39	19.80	41.97	27	744	3.56	98.02	43,429.55	324,247.81	12.04	89.86	11.07	38.98
20	500,000.00	UP	406	120,487	0.34	100.00	1,150,401.70	1,982,309.09	58.03	100.00	15	759	1.98	100.00	36,577.79	360,825.60	10.14	100.00	3.18	18.20



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2012

UNDERWRITING YEAR : 2012
OCCUPATION : AGRICULTURAL

PROCESSING DATE 08/04/2013

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 $\sum(h)$	Rp $\sum(p)$	PERCENTAGE		f $\sum(l)$	F $\sum(m)$	PERCENTAGE		rp $\sum(r)$	Rp $\sum(s)$	PERCENTAGE		BAND (p)/(h)	CUM q/i	
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			BAND (i)/ $\sum(i)$	CUM $\sum(l)$			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	0	0	0.00	0.00	0.00	0.00	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	2	2	0.73	0.73	0.29	0.29	0.00	0.00	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	2	4	0.73	1.45	0.40	0.69	0.00	0.00	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	6	10	2.18	3.64	2.51	3.20	0.02	0.02	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	16	26	5.82	9.45	8.25	11.45	0.05	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	29	55	10.55	20.00	23.99	35.44	0.16	0.23	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	7	62	2.55	22.55	7.46	42.90	0.05	0.28	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	14	76	5.09	27.64	23.73	66.63	0.16	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	16	92	5.82	33.45	34.43	101.07	0.23	0.67	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	10	102	3.64	37.09	28.18	129.25	0.19	0.85	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	13	115	4.73	41.82	47.97	177.22	0.32	1.17	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	17	132	6.18	48.00	73.13	250.36	0.48	1.65	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	11	143	4.00	52.00	62.68	313.04	0.41	2.07	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	20	163	7.27	59.27	154.46	467.49	1.02	3.09	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	15	178	5.45	64.73	170.67	638.16	1.13	4.22	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	20	198	7.27	72.00	373.25	1,011.41	2.47	6.68	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	32	230	11.64	83.64	1,469.01	2,480.42	9.71	16.39	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	23	253	8.36	92.00	2,128.35	4,608.77	14.06	30.45	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	18	271	6.55	98.55	3,811.38	8,420.15	25.18	55.63	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	275	1.45	100.00	6,715.85	15,136.00	44.37	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 31/12/2012

UNDERWRITING YEAR : 2012
OCCUPATION : COMMERCIAL

PROCESSING DATE 08/04/2013

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 $\sum(h)$	Rp $\sum(i)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		Rp $\sum(p)$	Rp $\sum(q)$	PERCENTAGE		BAND (p)/(h)	CUM $\sum(r)$	BAND (q)/(z)	CUM $\sum(s)$	PERCENTAGE
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			BAND (i)/ $\sum(i)$	CUM $\sum(j)$			BAND (m)/ $\sum(m)$	CUM $\sum(n)$									
(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	3,476	3,476	6.38	6.38	157.60	157.60	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	0.00
2	50.00	100.00	4,150	7,626	7.62	14.00	467.22	624.82	0.11	0.14	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	5,761	13,387	10.57	24.57	1,299.51	1,924.33	0.30	0.44	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	4,122	17,509	7.57	32.14	1,577.95	3,502.27	0.36	0.81	0	0	0.00	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	6,428	23,937	11.80	43.94	3,925.24	7,427.52	0.91	1.71	0	0	0.00	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	4,900	28,837	8.99	52.93	4,423.44	11,850.96	1.02	2.73	0	0	0.00	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	4,733	33,570	8.69	61.62	6,302.12	18,153.07	1.45	4.19	0	0	0.00	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	4,450	38,020	8.17	69.79	8,199.69	26,352.76	1.89	6.08	0	0	0.00	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	3,047	41,067	5.59	75.38	7,889.24	34,242.00	1.82	7.90	1	1	16.67	16.67	150.74	150.74	40.26	40.26	1.91	0.44			
10	2,000.00	2,500.00	1,830	42,897	3.36	78.74	5,960.94	40,202.94	1.37	9.27	0	1	0.00	16.67	0.00	150.74	0.00	40.26	0.00	0.37			
11	2,500.00	3,000.00	1,532	44,429	2.81	81.55	6,107.14	46,310.09	1.41	10.68	0	1	0.00	16.67	0.00	150.74	0.00	40.26	0.00	0.33			
12	3,000.00	4,000.00	1,928	46,357	3.54	85.09	9,678.96	55,989.05	2.23	12.91	0	1	0.00	16.67	0.00	150.74	0.00	40.26	0.00	0.27			
13	4,000.00	5,000.00	1,375	47,732	2.52	87.61	8,977.57	64,966.62	2.07	14.98	0	1	0.00	16.67	0.00	150.74	0.00	40.26	0.00	0.23			
14	5,000.00	7,500.00	1,790	49,522	3.29	90.90	15,407.57	80,374.19	3.55	18.53	0	1	0.00	16.67	0.00	150.74	0.00	40.26	0.00	0.19			
15	7,500.00	10,000.00	1,165	50,687	2.14	93.04	14,072.68	94,446.87	3.24	21.78	0	1	0.00	16.67	0.00	150.74	0.00	40.26	0.00	0.16			
16	10,000.00	20,000.00	1,677	52,364	3.08	96.12	32,945.66	127,392.53	7.60	29.37	2	3	33.33	50.00	195.00	345.74	52.08	92.34	0.59	0.27			
17	20,000.00	50,000.00	1,206	53,570	2.21	98.33	52,410.18	179,802.72	12.08	41.46	0	3	0.00	50.00	0.00	345.74	0.00	92.34	0.00	0.19			
18	50,000.00	100,000.00	515	54,085	0.95	99.27	50,009.42	229,812.13	11.53	52.99	1	4	16.67	66.67	20.00	365.74	5.34	97.69	0.04	0.16			
19	100,000.00	500,000.00	336	54,421	0.62	99.89	93,033.70	322,845.83	21.45	74.44	2	6	33.33	100.00	8.67	374.41	2.31	100.00	0.01	0.12			
20	500,000.00	UP	59	54,480	0.11	100.00	110,834.21	433,680.05	25.56	100.00	0	6	0.00	100.00	0.00	374.41	0.00	100.00	0.00	0.09			



PT. Asuransi MAIPARK Indonesia

UNDERWRITING YEAR : 2012
 OCCUPATION : INDUSTRIAL

RISK & LOSS PROFILE

As At 31/12/2012

PROCESSING DATE 08/04/2013

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 Σ(h)	Rp Σ(j)	PERCENTAGE		f Σ(l)	F Σ(m)	PERCENTAGE		rp Σ(p)	Rp Σ(q)	PERCENTAGE		BAND (p)/Σ(q)	CUM Σ(r)	PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(i)	CUM Σ(j)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (p)/Σ(p)	CUM Σ(s)			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	772	772	6.83	6.83	25.53	25.53	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	309	1,081	2.73	9.56	32.73	58.26	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	445	1,526	3.94	13.49	97.55	155.81	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	405	1,931	3.58	17.08	146.34	302.14	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	543	2,474	4.80	21.88	325.09	627.23	0.03	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	482	2,956	4.26	26.14	425.05	1,052.28	0.04	0.09	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	465	3,421	4.11	30.25	617.82	1,670.10	0.06	0.15	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	695	4,116	6.15	36.40	1,285.18	2,955.27	0.11	0.26	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	474	4,590	4.19	40.59	1,173.60	4,128.87	0.10	0.37	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	405	4,995	3.58	44.17	1,283.00	5,411.87	0.11	0.48	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	359	5,354	3.17	47.35	1,459.07	6,870.94	0.13	0.61	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	506	5,860	4.47	51.82	2,523.89	9,394.83	0.22	0.84	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	407	6,267	3.60	55.42	2,645.11	12,039.95	0.24	1.07	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	739	7,006	6.54	61.96	6,255.83	18,295.77	0.56	1.63	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	540	7,546	4.78	66.73	6,688.34	24,984.12	0.60	2.23	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	1,005	8,551	8.89	75.62	19,814.81	44,798.93	1.77	3.99	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	1,106	9,657	9.78	85.40	48,490.91	93,289.84	4.32	8.31	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	100,000.00	652	10,309	5.77	91.17	63,171.60	156,461.44	5.63	13.94	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	500,000.00	724	11,033	6.40	97.57	204,385.68	360,847.12	18.21	32.15	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	275	11,308	2.43	100.00	761,445.46	1,122,292.58	67.85	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 31/12/2012

UNDERWRITING YEAR : 2012
OCCUPATION : RESIDENTIAL

PROCESSING DATE 08/04/2013

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 $\Sigma(n)$			(m)/ $\Sigma(m)$	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	4,306	4,306	9.60	9.60	113.11	113.11	0.05	0.05	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	3,105	7,411	6.92	16.53	343.17	456.28	0.14	0.19	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	6,399	13,810	14.27	30.80	1,394.74	1,851.02	0.57	0.76	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	4,901	18,711	10.93	41.73	1,777.39	3,628.41	0.73	1.49	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	6,735	25,446	15.02	56.75	3,861.66	7,490.07	1.58	3.07	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	4,450	29,896	9.92	66.67	3,814.60	11,304.67	1.56	4.63	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	3,636	33,532	8.11	74.78	4,479.42	15,784.09	1.83	6.46	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	3,406	36,938	7.60	82.37	5,842.88	21,626.96	2.39	8.86	1	1	50.00	50.00	50.00	50.00	33.33	33.33	0.86	0.23	
9	1,500.00	2,000.00	1,827	38,765	4.07	86.45	4,416.60	26,043.57	1.81	10.66	0	1	0.00	50.00	0.00	50.00	0.00	33.33	0.00	0.19	
10	2,000.00	2,500.00	1,131	39,896	2.52	88.97	3,469.91	29,513.48	1.42	12.08	0	1	0.00	50.00	0.00	50.00	0.00	33.33	0.00	0.17	
11	2,500.00	3,000.00	842	40,738	1.88	90.85	3,172.54	32,686.02	1.30	13.38	0	1	0.00	50.00	0.00	50.00	0.00	33.33	0.00	0.15	
12	3,000.00	4,000.00	974	41,712	2.17	93.02	4,619.55	37,305.57	1.89	15.28	0	1	0.00	50.00	0.00	50.00	0.00	33.33	0.00	0.13	
13	4,000.00	5,000.00	619	42,331	1.38	94.40	3,837.21	41,142.79	1.57	16.85	0	1	0.00	50.00	0.00	50.00	0.00	33.33	0.00	0.12	
14	5,000.00	7,500.00	792	43,123	1.77	96.17	6,590.73	47,733.51	2.70	19.55	0	1	0.00	50.00	0.00	50.00	0.00	33.33	0.00	0.10	
15	7,500.00	10,000.00	447	43,570	1.00	97.16	5,337.64	53,071.15	2.19	21.73	0	1	0.00	50.00	0.00	50.00	0.00	33.33	0.00	0.09	
16	10,000.00	20,000.00	574	44,144	1.28	98.44	11,225.11	64,296.26	4.60	26.33	1	2	50.00	100.00	100.00	150.00	66.67	100.00	0.89	0.23	
17	20,000.00	50,000.00	327	44,471	0.73	99.17	13,866.67	78,162.93	5.68	32.00	0	2	0.00	100.00	0.00	150.00	0.00	100.00	0.00	0.19	
18	50,000.00	100,000.00	150	44,621	0.33	99.51	15,297.38	93,460.31	6.26	38.27	0	2	0.00	100.00	0.00	150.00	0.00	100.00	0.00	0.16	
19	100,000.00	500,000.00	191	44,812	0.43	99.93	59,295.61	152,755.92	24.28	62.55	0	2	0.00	100.00	0.00	150.00	0.00	100.00	0.00	0.10	
20	500,000.00	UP	30	44,842	0.07	100.00	91,465.58	244,221.50	37.45	100.00	0	2	0.00	100.00	0.00	150.00	0.00	100.00	0.00	0.06	



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2012

UNDERWRITING YEAR : 2011

OCCUPATION : AGRICULTURAL

PROCESSING DATE 08/04/2013

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 Σ(h)	Rp Σ(i)	PERCENTAGE		f Σ(l)	F Σ(m)	PERCENTAGE		Rp Σ(p)	Rp Σ(q)	PERCENTAGE		BAND (p)/(h)	CUM q/i
					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)		
(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	5	1.34	1.34	0.33	0.33	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	5	10	1.34	2.67	0.94	1.28	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	10	20	2.67	5.35	2.73	4.01	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	8	28	2.14	7.49	3.83	7.83	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	10	38	2.67	10.16	7.00	14.83	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	16	54	4.28	14.44	14.86	29.70	0.07	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	6	60	1.60	16.04	6.32	36.02	0.03	0.18	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	26	86	6.95	22.99	42.69	78.71	0.21	0.39	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	15	101	4.01	27.01	37.43	116.13	0.19	0.58	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	12	113	3.21	30.21	39.27	155.40	0.20	0.78	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	12	125	3.21	33.42	49.89	205.29	0.25	1.03	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	14	139	3.74	37.17	68.58	273.87	0.34	1.37	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	7	146	1.87	39.04	50.23	324.10	0.25	1.62	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	20	166	5.35	44.39	155.53	479.63	0.78	2.40	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	23	189	6.15	50.53	259.98	739.60	1.30	3.69	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	32	221	8.56	59.09	517.13	1,256.73	2.58	6.28	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	62	283	16.58	75.67	2,531.38	3,788.11	12.64	18.92	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	47	330	12.57	88.24	4,452.81	8,240.93	22.24	41.15	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	40	370	10.70	98.93	6,922.08	15,163.01	34.57	75.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000.00	UP	4	374	1.07	100.00	4,861.16	20,024.16	24.28	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 31/12/2012

UNDERWRITING YEAR : 2011
OCCUPATION : COMMERCIAL

PROCESSING DATE 08/04/2013

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 $\sum(h)$	Rp $\sum(p)$	PERCENTAGE		f $\sum(l)$	F $\sum(m)$	PERCENTAGE		Rp $\sum(r)$	Rp $\sum(s)$	PERCENTAGE		PERCENTAGE	
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			BAND (i)/ $\sum(i)$	CUM $\sum(j)$			BAND (m)/ $\sum(m)$	CUM $\sum(n)$			BAND (p)/ $\sum(p)$	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	10,608	10,608	12.34	12.34	436.61	436.61	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	6,989	17,597	8.13	20.48	804.16	1,240.77	0.11	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	8,811	26,408	10.25	30.73	1,984.86	3,225.63	0.27	0.44	2	2	2.33	2.33	20.00	20.00	0.15	0.15	1.01	0.62
4	200.00	300.00	5,950	32,358	6.92	37.65	2,220.49	5,446.12	0.31	0.75	2	4	2.33	4.65	25.00	45.00	0.18	0.33	1.13	0.83
5	300.00	500.00	9,189	41,547	10.69	48.35	5,610.85	11,056.97	0.77	1.52	16	20	18.60	23.26	126.87	171.87	0.92	1.25	2.26	1.55
6	500.00	750.00	6,461	48,008	7.52	55.87	5,804.95	16,861.92	0.80	2.32	5	25	5.81	29.07	172.01	343.87	1.25	2.49	2.96	2.04
7	750.00	1,000.00	8,186	56,194	9.53	65.39	10,660.71	27,522.63	1.47	3.79	2	27	2.33	31.40	72.47	416.34	0.53	3.02	0.68	1.51
8	1,000.00	1,500.00	8,101	64,295	9.43	74.82	14,241.68	41,764.31	1.96	5.75	2	29	2.33	33.72	107.84	524.18	0.78	3.80	0.76	1.26
9	1,500.00	2,000.00	3,989	68,284	4.64	79.46	10,213.49	51,977.80	1.41	7.16	4	33	4.65	38.37	438.79	962.97	3.18	6.99	4.30	1.85
10	2,000.00	2,500.00	2,543	70,827	2.96	82.42	8,236.76	60,214.56	1.13	8.29	4	37	4.65	43.02	245.18	1,208.15	1.78	8.77	2.98	2.01
11	2,500.00	3,000.00	1,957	72,784	2.28	84.70	7,837.88	68,052.44	1.08	9.37	3	40	3.49	46.51	244.63	1,452.79	1.77	10.54	3.12	2.13
12	3,000.00	4,000.00	2,534	75,318	2.95	87.65	12,578.73	80,631.17	1.73	11.10	5	45	5.81	52.33	228.53	1,681.31	1.66	12.20	1.82	2.09
13	4,000.00	5,000.00	1,828	77,146	2.13	89.77	11,932.51	92,563.68	1.64	12.75	2	47	2.33	54.65	139.25	1,820.56	1.01	13.21	1.17	1.97
14	5,000.00	7,500.00	2,337	79,483	2.72	92.49	20,206.19	112,769.87	2.78	15.53	8	55	9.30	63.95	2,733.03	4,553.60	19.83	33.04	13.53	4.04
15	7,500.00	10,000.00	1,464	80,947	1.70	94.20	18,037.15	130,807.01	2.48	18.01	5	60	5.81	69.77	539.24	5,092.84	3.91	36.95	2.99	3.89
16	10,000.00	20,000.00	2,268	83,215	2.64	96.84	43,736.15	174,543.16	6.02	24.04	6	66	6.98	76.74	731.76	5,824.61	5.31	42.26	1.67	3.34
17	20,000.00	50,000.00	1,633	84,848	1.90	98.74	69,009.98	243,553.14	9.50	33.54	7	73	8.14	84.88	257.20	6,081.81	1.87	44.13	0.37	2.50
18	50,000.00	100,000.00	611	85,459	0.71	99.45	59,901.77	303,454.91	8.25	41.79	4	77	4.65	89.53	1,496.27	7,578.07	10.86	54.98	2.50	2.50
19	100,000.00	500,000.00	404	85,863	0.47	99.92	106,649.38	410,104.30	14.69	56.48	9	86	10.47	100.00	6,204.87	13,782.95	45.02	100.00	5.82	3.36
20	500,000.00	UP	71	85,934	0.08	100.00	316,062.89	726,167.19	43.52	100.00	0	86	0.00	100.00	0.00	13,782.95	0.00	100.00	0.00	1.90



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2012

UNDERWRITING YEAR : 2011
OCCUPATION : INDUSTRIAL

PROCESSING DATE 08/04/2013

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 $\sum(h)$	Rp $\sum(i)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		Rp $\sum(p)$	Rp $\sum(q)$	PERCENTAGE		BAND (p)/(h)	CUM q/i
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			BAND (i)/ $\sum(i)$	CUM $\sum(i)$			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	500	500	3.37	3.37	17.26	17.26	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	286	786	1.93	5.30	37.78	55.05	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	550	1,336	3.71	9.02	133.79	188.84	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	385	1,721	2.60	11.61	152.51	341.34	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	683	2,404	4.61	16.22	433.49	774.84	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	580	2,984	3.91	20.14	553.96	1,328.80	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	660	3,644	4.45	24.59	876.88	2,205.68	0.05	0.14	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	950	4,594	6.41	31.00	1,754.59	3,960.27	0.11	0.24	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	702	5,296	4.74	35.74	1,842.53	5,802.80	0.11	0.36	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	543	5,839	3.66	39.40	1,739.94	7,542.74	0.11	0.47	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	467	6,306	3.15	42.56	1,930.49	9,473.23	0.12	0.58	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	732	7,038	4.94	47.50	3,487.98	12,961.21	0.22	0.80	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	592	7,630	4.00	51.49	3,768.25	16,729.46	0.23	1.03	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	946	8,576	6.38	57.88	8,127.29	24,856.75	0.50	1.53	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	752	9,328	5.07	62.95	9,230.45	34,087.20	0.57	2.10	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	1,409	10,737	9.51	72.46	27,572.08	61,659.28	1.70	3.80	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	1,610	12,347	10.87	83.32	69,370.66	131,029.94	4.28	8.08	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	883	13,230	5.96	89.28	79,184.80	210,214.74	4.88	12.96	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	1,178	14,408	7.95	97.23	316,165.02	526,379.76	19.49	32.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000.00	UP	410	14,818	2.77	100.00	1,095,561.69	1,621,941.45	67.55	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 31/12/2012

UNDERWRITING YEAR : 2011
OCCUPATION : RESIDENTIAL

PROCESSING DATE 08/04/2013

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 $\sum(h)$	Rp $\sum(i)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		Rp $\sum(p)$	Rp $\sum(q)$	PERCENTAGE		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)/ $\sum(q)$	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	3,689	3,689	6.30	6.30	145.74	145.74	0.04	0.04	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	4,633	8,322	7.91	14.21	544.73	690.47	0.16	0.21	2	2	5.88	5.88	53.80	53.80	5.19	5.19	9.88	7.79	
3	100.00	200.00	9,035	17,357	15.43	29.64	1,987.99	2,678.46	0.60	0.80	3	5	8.82	14.71	122.71	176.52	11.84	17.03	6.17	6.59	
4	200.00	300.00	6,783	24,140	11.58	41.22	2,413.22	5,091.68	0.72	1.53	3	8	8.82	23.53	40.00	216.52	3.86	20.89	1.66	4.25	
5	300.00	500.00	8,959	33,099	15.30	56.52	5,061.78	10,153.46	1.52	3.04	11	19	32.35	55.88	251.27	467.78	24.24	45.12	4.96	4.61	
6	500.00	750.00	5,836	38,935	9.97	66.49	4,956.07	15,109.53	1.49	4.53	4	23	11.76	67.65	164.73	632.52	15.89	61.02	3.32	4.19	
7	750.00	1,000.00	4,463	43,398	7.62	74.11	5,415.83	20,525.36	1.62	6.15	2	25	5.88	73.53	53.71	686.23	5.18	66.20	0.99	3.34	
8	1,000.00	1,500.00	4,253	47,651	7.26	81.37	7,289.98	27,815.33	2.19	8.34	1	26	2.94	76.47	18.11	704.34	1.75	67.94	0.25	2.53	
9	1,500.00	2,000.00	2,439	50,090	4.16	85.53	5,887.26	33,702.59	1.76	10.10	2	28	5.88	82.35	137.19	841.52	13.23	81.18	2.33	2.50	
10	2,000.00	2,500.00	1,483	51,573	2.53	88.07	4,613.47	38,316.06	1.38	11.49	0	28	0.00	82.35	0.00	841.52	0.00	81.18	0.00	2.20	
11	2,500.00	3,000.00	1,186	52,759	2.03	90.09	4,443.06	42,759.12	1.33	12.82	1	29	2.94	85.29	50.00	891.52	4.82	86.00	1.13	2.08	
12	3,000.00	4,000.00	1,371	54,130	2.34	92.43	6,689.43	49,448.55	2.01	14.82	1	30	2.94	88.24	25.00	916.52	2.41	88.41	0.37	1.85	
13	4,000.00	5,000.00	858	54,988	1.47	93.90	5,340.75	54,789.30	1.60	16.43	1	31	2.94	91.18	10.00	926.52	0.96	89.38	0.19	1.69	
14	5,000.00	7,500.00	1,115	56,103	1.90	95.80	9,886.09	64,675.39	2.96	19.39	1	32	2.94	94.12	10.12	936.65	0.98	90.35	0.10	1.45	
15	7,500.00	10,000.00	637	56,740	1.09	96.89	8,116.00	72,791.39	2.43	21.82	0	32	0.00	94.12	0.00	936.65	0.00	90.35	0.00	1.29	
16	10,000.00	20,000.00	804	57,544	1.37	98.26	18,447.91	91,239.30	5.53	27.35	1	33	2.94	97.06	50.00	986.65	4.82	95.18	0.27	1.08	
17	20,000.00	50,000.00	527	58,071	0.90	99.16	24,470.63	115,709.93	7.34	34.69	1	34	2.94	100.00	50.00	1,036.65	4.82	100.00	0.20	0.90	
18	50,000.00	100,000.00	208	58,279	0.36	99.52	20,755.24	136,465.17	6.22	40.91	0	34	0.00	100.00	0.00	1,036.65	0.00	100.00	0.00	0.76	
19	100,000.00	500,000.00	240	58,519	0.41	99.93	74,910.12	211,375.28	22.46	63.37	0	34	0.00	100.00	0.00	1,036.65	0.00	100.00	0.00	0.49	
20	500,000.00	UP	43	58,562	0.07	100.00	122,186.57	333,561.85	36.63	100.00	0	34	0.00	100.00	0.00	1,036.65	0.00	100.00	0.00	0.31	



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2012

UNDERWRITING YEAR : 2010

OCCUPATION : AGRICULTURAL

PROCESSING DATE 08/04/2013

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	10	10	2.27	2.27	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	0.00
2	50.00	100.00	10	20	2.27	4.55	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	0.00
3	100.00	200.00	15	35	3.41	7.95	3.26	4.92	0.02	0.02	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	11	46	2.50	10.45	3.41	8.33	0.02	0.04	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	14	60	3.18	13.64	6.76	15.09	0.03	0.07	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	7	67	1.59	15.23	5.02	20.12	0.02	0.10	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	10	77	2.27	17.50	11.59	31.71	0.06	0.15	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	103	5.91	23.41	43.76	75.47	0.21	0.37	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	35	138	7.95	31.36	82.59	158.06	0.40	0.77	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	7	145	1.59	32.95	27.65	185.71	0.13	0.90	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	11	156	2.50	35.45	40.73	226.44	0.20	1.10	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	13	169	2.95	38.41	61.85	288.30	0.30	1.40	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	12	181	2.73	41.14	67.69	355.98	0.33	1.72	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	28	209	6.36	47.50	200.41	556.39	0.97	2.69	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	18	227	4.09	51.59	217.83	774.22	1.05	3.75	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	37	264	8.41	60.00	627.04	1,401.27	3.04	6.78	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	61	325	13.86	73.86	2,619.52	4,020.79	12.68	19.46	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	54	379	12.27	86.14	5,146.39	9,167.18	24.91	44.37	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	56	435	12.73	98.86	8,409.49	17,576.67	40.71	85.08	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	5	440	1.14	100.00	3,082.34	20,659.01	14.92	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 31/12/2012

UNDERWRITING YEAR : 2010
OCCUPATION : COMMERCIAL

PROCESSING DATE 08/04/2013

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 $\sum(h)$	Rp $\sum(i)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		Rp $\sum(p)$	Rp $\sum(q)$	PERCENTAGE		PERCENTAGE	
					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	12,994	12,994	15.80	15.80	435.55	435.55	0.10	0.10	1	1	2.17	2.17	0.30	0.30	0.00	0.00	0.07	0.07
2	50.00	100.00	6,364	19,358	7.74	23.55	721.88	1,157.43	0.17	0.28	1	2	2.17	4.35	12.75	13.05	0.03	0.03	1.77	1.13
3	100.00	200.00	8,851	28,209	10.77	34.31	1,938.20	3,095.63	0.46	0.74	1	3	2.17	6.52	14.20	27.25	0.03	0.06	0.73	0.88
4	200.00	300.00	5,649	33,858	6.87	41.18	2,090.43	5,186.06	0.50	1.24	1	4	2.17	8.70	110.12	137.37	0.26	0.32	5.27	2.65
5	300.00	500.00	8,406	42,264	10.22	51.41	5,066.83	10,252.90	1.21	2.44	1	5	2.17	10.87	1.20	138.57	0.00	0.32	0.02	1.35
6	500.00	750.00	6,926	49,190	8.42	59.83	5,927.22	16,180.11	1.41	3.85	1	6	2.17	13.04	131.58	270.16	0.31	0.63	2.22	1.67
7	750.00	1,000.00	8,474	57,664	10.31	70.14	10,087.48	26,267.59	2.40	6.26	3	9	6.52	19.57	92.64	362.79	0.21	0.84	0.92	1.38
8	1,000.00	1,500.00	5,956	63,620	7.24	77.38	10,070.65	36,338.24	2.40	8.65	3	12	6.52	26.09	409.69	772.49	0.95	1.79	4.07	2.13
9	1,500.00	2,000.00	3,605	67,225	4.38	81.77	9,042.51	45,380.75	2.15	10.81	2	14	4.35	30.43	126.59	899.08	0.29	2.09	1.40	1.98
10	2,000.00	2,500.00	2,378	69,603	2.89	84.66	7,548.08	52,928.84	1.80	12.61	6	20	13.04	43.48	127.98	1,027.06	0.30	2.38	1.70	1.94
11	2,500.00	3,000.00	1,723	71,326	2.10	86.75	6,604.92	59,533.75	1.57	14.18	2	22	4.35	47.83	331.24	1,358.29	0.77	3.15	5.02	2.28
12	3,000.00	4,000.00	2,141	73,467	2.60	89.36	10,500.16	70,033.91	2.50	16.68	3	25	6.52	54.35	1,184.44	2,542.74	2.75	5.90	11.28	3.63
13	4,000.00	5,000.00	1,499	74,966	1.82	91.18	9,529.86	79,563.78	2.27	18.95	1	26	2.17	56.52	85.83	2,628.57	0.20	6.10	0.90	3.30
14	5,000.00	7,500.00	1,945	76,911	2.37	93.55	16,063.78	95,627.56	3.83	22.78	1	27	2.17	58.70	75.00	2,703.57	0.17	6.27	0.47	2.83
15	7,500.00	10,000.00	1,150	78,061	1.40	94.95	13,726.85	109,354.41	3.27	26.04	2	29	4.35	63.04	12.69	2,716.26	0.03	6.30	0.09	2.48
16	10,000.00	20,000.00	1,809	79,870	2.20	97.15	34,893.39	144,247.80	8.31	34.35	1	30	2.17	65.22	76.77	2,793.03	0.18	6.48	0.22	1.94
17	20,000.00	50,000.00	1,394	81,264	1.70	98.84	57,595.37	201,843.17	13.72	48.07	3	33	6.52	71.74	67.31	2,860.35	0.16	6.64	0.12	1.42
18	50,000.00	100,000.0	520	81,784	0.63	99.47	48,297.31	250,140.48	11.50	59.57	6	39	13.04	84.78	201.54	3,061.88	0.47	7.11	0.42	1.22
19	100,000.00	500,000.0	384	82,168	0.47	99.94	99,277.81	349,418.29	23.64	83.22	5	44	10.87	95.65	4,271.63	7,333.51	9.91	17.02	4.30	2.10
20	500,000.00	UP	49	82,217	0.06	100.00	70,458.67	419,876.96	16.78	100.00	2	46	4.35	100.00	35,758.45	43,091.96	82.98	100.00	50.75	10.26



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2012

UNDERWRITING YEAR : 2010

OCCUPATION : INDUSTRIAL

PROCESSING DATE 08/04/2013

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	f	F $\sum(q)$	PERCENTAGE		Rp $\sum(r)$	PERCENTAGE
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$					BAND (i)/ $\sum(i)$	CUM $\sum(j)$					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	471	471	3.44	3.44	16.39	16.39	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	386	857	2.82	6.27	44.60	60.99	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	483	1,340	3.53	9.80	113.73	174.72	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	375	1,715	2.74	12.54	146.14	320.86	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	793	2,508	5.80	18.34	473.69	794.55	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	591	3,099	4.32	22.66	519.95	1,314.50	0.04	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	685	3,784	5.01	27.67	888.11	2,202.61	0.07	0.17	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	802	4,586	5.87	33.54	1,409.51	3,612.12	0.11	0.28	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	671	5,257	4.91	38.45	1,715.06	5,327.18	0.13	0.42	1	1	100.00	100.00	760.22	760.22	100.00	100.00	44.33	14.27
10	2,000.00	2,500.00	472	5,729	3.45	41.90	1,480.36	6,807.54	0.12	0.53	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	11.17
11	2,500.00	3,000.00	451	6,180	3.30	45.20	1,769.02	8,576.56	0.14	0.67	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	8.86
12	3,000.00	4,000.00	576	6,756	4.21	49.41	2,834.80	11,411.37	0.22	0.89	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	6.66
13	4,000.00	5,000.00	518	7,274	3.79	53.20	3,334.22	14,745.58	0.26	1.16	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	5.16
14	5,000.00	7,500.00	851	8,125	6.22	59.42	7,211.27	21,956.86	0.57	1.72	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	3.46
15	7,500.00	10,000.00	697	8,822	5.10	64.52	8,539.50	30,496.36	0.67	2.39	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	2.49
16	10,000.00	20,000.00	1,299	10,121	9.50	74.02	25,384.99	55,881.35	1.99	4.38	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	1.36
17	20,000.00	50,000.00	1,425	11,546	10.42	84.44	61,710.51	117,591.87	4.84	9.21	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	0.65
18	50,000.00	100,000.0	808	12,354	5.91	90.35	72,573.21	190,165.08	5.69	14.90	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	0.40
19	100,000.00	500,000.0	999	13,353	7.31	97.65	249,805.81	439,970.89	19.57	34.47	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	0.17
20	500,000.00	UP	321	13,674	2.35	100.00	836,264.40	1,276,235.30	65.53	100.00	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	0.06



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2012

UNDERWRITING YEAR : 2010
OCCUPATION : RESIDENTIAL

PROCESSING DATE 08/04/2013

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 (p)/ $\Sigma(h)$	CUM q/i
					BAND (d)/ $\Sigma(d)$	CUM $\Sigma(f)$			BAND (i)/ $\Sigma(i)$	CUM $\Sigma(j)$			BAND (m)/ $\Sigma(m)$	CUM $\Sigma(n)$			(o)	(p)	(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	5,872	5,872	8.77	8.77	229.82	229.82	0.06	0.06	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	7,655	13,527	11.44	20.21	884.86	1,114.67	0.25	0.31	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	10,579	24,106	15.81	36.02	2,265.20	3,379.88	0.63	0.95	1	1	7.69	7.69	13.72	13.72	2.80	2.80	0.61	0.41		
4	200.00	300.00	6,807	30,913	10.17	46.19	2,412.80	5,792.68	0.68	1.62	2	3	15.38	23.08	34.38	48.09	7.03	9.83	1.42	0.83		
5	300.00	500.00	8,858	39,771	13.24	59.42	4,948.33	10,741.01	1.39	3.01	4	7	30.77	53.85	77.26	125.36	15.79	25.62	1.56	1.17		
6	500.00	750.00	8,266	48,037	12.35	71.77	7,429.06	18,170.07	2.08	5.09	2	9	15.38	69.23	93.13	218.49	19.04	44.66	1.25	1.20		
7	750.00	1,000.00	5,149	53,186	7.69	79.47	6,196.53	24,366.60	1.74	6.82	1	10	7.69	76.92	35.01	253.49	7.16	51.81	0.56	1.04		
8	1,000.00	1,500.00	3,914	57,100	5.85	85.32	6,748.93	31,115.53	1.89	8.72	1	11	7.69	84.62	48.35	301.84	9.88	61.70	0.72	0.97		
9	1,500.00	2,000.00	2,225	59,325	3.32	88.64	5,382.52	36,498.05	1.51	10.22	0	11	0.00	84.62	0.00	301.84	0.00	61.70	0.00	0.83		
10	2,000.00	2,500.00	1,344	60,669	2.01	90.65	4,112.97	40,611.01	1.15	11.37	1	12	7.69	92.31	56.67	358.51	11.58	73.28	1.38	0.88		
11	2,500.00	3,000.00	1,065	61,734	1.59	92.24	3,996.02	44,607.03	1.12	12.49	0	12	0.00	92.31	0.00	358.51	0.00	73.28	0.00	0.80		
12	3,000.00	4,000.00	1,240	62,974	1.85	94.09	6,000.66	50,607.69	1.68	14.17	0	12	0.00	92.31	0.00	358.51	0.00	73.28	0.00	0.71		
13	4,000.00	5,000.00	756	63,730	1.13	95.22	4,783.04	55,390.74	1.34	15.51	1	13	7.69	100.00	130.73	489.24	26.72	100.00	2.73	0.88		
14	5,000.00	7,500.00	937	64,667	1.40	96.62	8,314.11	63,704.85	2.33	17.84	0	13	0.00	100.00	0.00	489.24	0.00	100.00	0.00	0.77		
15	7,500.00	10,000.00	566	65,233	0.85	97.47	7,494.86	71,199.71	2.10	19.94	0	13	0.00	100.00	0.00	489.24	0.00	100.00	0.00	0.69		
16	10,000.00	20,000.00	738	65,971	1.10	98.57	16,351.71	87,551.42	4.58	24.52	0	13	0.00	100.00	0.00	489.24	0.00	100.00	0.00	0.56		
17	20,000.00	50,000.00	461	66,432	0.69	99.26	19,793.46	107,344.87	5.54	30.07	0	13	0.00	100.00	0.00	489.24	0.00	100.00	0.00	0.46		
18	50,000.00	100,000.00	197	66,629	0.29	99.55	19,523.80	126,868.67	5.47	35.54	0	13	0.00	100.00	0.00	489.24	0.00	100.00	0.00	0.39		
19	100,000.00	500,000.00	246	66,875	0.37	99.92	69,888.09	196,756.76	19.58	55.11	0	13	0.00	100.00	0.00	489.24	0.00	100.00	0.00	0.25		
20	500,000.00	UP	53	66,928	0.08	100.00	160,267.17	357,023.92	44.89	100.00	0	13	0.00	100.00	0.00	489.24	0.00	100.00	0.00	0.14		



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2012

UNDERWRITING YEAR : 2009
OCCUPATION : AGRICULTURAL

PROCESSING DATE 08/04/2013

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	4	4	1.59	1.59	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	0.00
2	50.00	100.00	5	9	1.98	3.57	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	0.00
3	100.00	200.00	14	23	5.56	9.13	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	0.00
4	200.00	300.00	9	32	3.57	12.70	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	0.00
5	300.00	500.00	7	39	2.78	15.48	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	0.00
6	500.00	750.00	7	46	2.78	18.25	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	0.00
7	750.00	1,000.00	8	54	3.17	21.43	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	0.00
8	1,000.00	1,500.00	10	64	3.97	25.40	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	0.00
9	1,500.00	2,000.00	10	74	3.97	29.37	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	0.00
10	2,000.00	2,500.00	8	82	3.17	32.54	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	0.00
11	2,500.00	3,000.00	4	86	1.59	34.13	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	0.00
12	3,000.00	4,000.00	8	94	3.17	37.30	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	106	4.76	42.06	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	129	9.13	51.19	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	142	5.16	56.35	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	166	9.52	65.87	365.60	887.05	2.96	7.18	10	24	37.04	88.89	9,949.30	12,781.33	70.45	90.51	2,721.39	1,440.88		
17	20,000.00	50,000.00	36	202	14.29	80.16	1,415.51	2,302.56	11.47	18.65	2	26	7.41	96.30	913.11	13,694.45	6.47	96.97	64.51	594.75		
18	50,000.00	100,000.00	21	223	8.33	88.49	1,712.93	4,015.49	13.87	32.52	1	27	3.70	100.00	427.45	14,121.90	3.03	100.00	24.95	351.69		
19	100,000.00	500,000.00	26	249	10.32	98.81	5,872.94	9,888.43	47.57	80.09	0	27	0.00	100.00	0.00	14,121.90	0.00	100.00	0.00	142.81		
20	500,000.00	UP	3	252	1.19	100.00	2,457.69	12,346.11	19.91	100.00	0	27	0.00	100.00	0.00	14,121.90	0.00	100.00	0.00	114.38		



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2012

UNDERWRITING YEAR : 2009
OCCUPATION : COMMERCIAL

PROCESSING DATE 08/04/2013

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	12,386	12,386	16.65	16.65	423.17	423.17	0.10	0.10	68	68	6.73	6.73	2,107.49	2,107.49	0.23	0.23	498.02	498.02		
2	50.00	100.00	6,032	18,418	8.11	24.76	675.15	1,098.32	0.17	0.27	56	124	5.54	12.28	2,273.37	4,380.86	0.25	0.48	336.72	398.87		
3	100.00	200.00	7,525	25,943	10.12	34.88	1,565.84	2,664.16	0.39	0.66	61	185	6.04	18.32	3,604.75	7,985.61	0.39	0.87	230.21	299.74		
4	200.00	300.00	4,567	30,510	6.14	41.02	1,515.19	4,179.35	0.38	1.03	75	260	7.43	25.74	5,775.72	13,761.33	0.63	1.50	381.19	329.27		
5	300.00	500.00	7,645	38,155	10.28	51.30	4,063.06	8,242.40	1.01	2.04	158	418	15.64	41.39	24,446.39	38,207.71	2.67	4.18	601.67	463.55		
6	500.00	750.00	7,752	45,907	10.42	61.72	6,496.39	14,738.80	1.61	3.65	108	526	10.69	52.08	25,315.33	63,523.04	2.77	6.94	389.68	430.99		
7	750.00	1,000.00	7,627	53,534	10.25	71.98	8,664.23	23,403.02	2.15	5.79	97	623	9.60	61.68	14,384.99	77,908.04	1.57	8.52	166.03	332.90		
8	1,000.00	1,500.00	5,075	58,609	6.82	78.80	7,927.05	31,330.07	1.96	7.76	54	677	5.35	67.03	10,025.24	87,933.28	1.10	9.61	126.47	280.67		
9	1,500.00	2,000.00	3,060	61,669	4.11	82.92	6,718.11	38,048.18	1.66	9.42	47	724	4.65	71.68	20,973.97	108,907.25	2.29	11.90	312.20	286.24		
10	2,000.00	2,500.00	1,679	63,348	2.26	85.17	4,614.13	42,662.31	1.14	10.56	28	752	2.77	74.46	17,096.80	126,004.05	1.87	13.77	370.53	295.35		
11	2,500.00	3,000.00	1,395	64,743	1.88	87.05	4,655.63	47,317.93	1.15	11.72	18	770	1.78	76.24	5,351.17	131,355.22	0.58	14.36	114.94	277.60		
12	3,000.00	4,000.00	1,724	66,467	2.32	89.37	7,306.78	54,624.71	1.81	13.53	30	800	2.97	79.21	12,191.84	143,547.06	1.33	15.69	166.86	262.79		
13	4,000.00	5,000.00	1,235	67,702	1.66	91.03	6,762.15	61,386.86	1.67	15.20	20	820	1.98	81.19	9,193.95	152,741.02	1.00	16.70	135.96	248.82		
14	5,000.00	7,500.00	1,640	69,342	2.21	93.23	12,304.81	73,691.67	3.05	18.25	34	854	3.37	84.55	16,615.68	169,356.70	1.82	18.51	135.03	229.82		
15	7,500.00	10,000.00	1,021	70,363	1.37	94.61	10,480.67	84,172.34	2.60	20.84	26	880	2.57	87.13	34,932.32	204,289.01	3.82	22.33	333.30	242.70		
16	10,000.00	20,000.00	1,647	72,010	2.21	96.82	29,299.18	113,471.51	7.25	28.10	38	918	3.76	90.89	101,010.98	305,299.99	11.04	33.37	344.76	269.05		
17	20,000.00	50,000.00	1,359	73,369	1.83	98.65	47,733.40	161,204.92	11.82	39.92	33	951	3.27	94.16	129,934.66	435,234.65	14.20	47.58	272.21	269.99		
18	50,000.00	100,000.0	531	73,900	0.71	99.36	37,502.31	198,707.23	9.29	49.20	11	962	1.09	95.25	10,095.23	445,329.89	1.10	48.68	26.92	224.11		
19	100,000.00	500,000.0	409	74,309	0.55	99.91	98,756.14	297,463.37	24.45	73.65	34	996	3.37	98.61	138,801.74	584,131.63	15.17	63.85	140.55	196.37		
20	500,000.00	UP	65	74,374	0.09	100.00	106,397.59	403,860.96	26.35	100.00	14	1,010	1.39	100.00	330,693.95	914,825.58	36.15	100.00	310.81	226.52		



PT. Asuransi MAIPARK Indonesia

UNDERWRITING YEAR : 2009
OCCUPATION : INDUSTRIAL

RISK & LOSS PROFILE

As At 31/12/2012

PROCESSING DATE 08/04/2013

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 $\sum(j)$			(m)	(n)	(o)		(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	494	494	3.82	3.82	12.21	12.21	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	813	2.47	6.28	33.59	45.79	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	1,288	3.67	9.96	89.50	135.30	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	382	1,670	2.95	12.91	132.27	267.57	0.01	0.02	1	1	4.55	4.55	28.24	28.24	0.48	0.48	21.35	10.55		
5	300.00	500.00	671	2,341	5.19	18.09	348.87	616.43	0.03	0.05	2	3	9.09	13.64	73.63	101.87	1.24	1.72	21.10	16.52		
6	500.00	750.00	596	2,937	4.61	22.70	485.38	1,101.82	0.04	0.10	0	3	0.00	13.64	0.00	101.87	0.00	1.72	0.00	9.25		
7	750.00	1,000.00	582	3,519	4.50	27.20	666.85	1,768.67	0.06	0.16	0	3	0.00	13.64	0.00	101.87	0.00	1.72	0.00	5.76		
8	1,000.00	1,500.00	763	4,282	5.90	33.10	1,172.66	2,941.33	0.10	0.26	2	5	9.09	22.73	3,076.80	3,178.67	51.94	53.66	262.38	108.07		
9	1,500.00	2,000.00	635	4,917	4.91	38.00	1,348.53	4,289.86	0.12	0.38	2	7	9.09	31.82	162.99	3,341.66	2.75	56.42	12.09	77.90		
10	2,000.00	2,500.00	423	5,340	3.27	41.27	1,147.65	5,437.52	0.10	0.48	0	7	0.00	31.82	0.00	3,341.66	0.00	56.42	0.00	61.46		
11	2,500.00	3,000.00	439	5,779	3.39	44.67	1,444.61	6,882.13	0.13	0.61	2	9	9.09	40.91	497.39	3,839.05	8.40	64.81	34.43	55.78		
12	3,000.00	4,000.00	584	6,363	4.51	49.18	2,352.15	9,234.28	0.21	0.82	1	10	4.55	45.45	83.03	3,922.08	1.40	66.22	3.53	42.47		
13	4,000.00	5,000.00	436	6,799	3.37	52.55	2,286.57	11,520.85	0.20	1.02	1	11	4.55	50.00	13.78	3,935.86	0.23	66.45	0.60	34.16		
14	5,000.00	7,500.00	795	7,594	6.14	58.70	5,574.54	17,095.39	0.49	1.52	0	11	0.00	50.00	0.00	3,935.86	0.00	66.45	0.00	23.02		
15	7,500.00	10,000.00	653	8,247	5.05	63.74	6,748.05	23,843.45	0.60	2.12	4	15	18.18	68.18	553.46	4,489.32	9.34	75.79	8.20	18.83		
16	10,000.00	20,000.00	1,274	9,521	9.85	73.59	20,819.07	44,662.52	1.85	3.96	4	19	18.18	86.36	1,260.79	5,750.11	21.29	97.08	6.06	12.87		
17	20,000.00	50,000.00	1,427	10,948	11.03	84.62	50,075.55	94,738.07	4.44	8.41	1	20	4.55	90.91	67.08	5,817.19	1.13	98.21	0.13	6.14		
18	50,000.00	100,000.00	769	11,717	5.94	90.56	56,897.18	151,635.25	5.05	13.45	0	20	0.00	90.91	0.00	5,817.19	0.00	98.21	0.00	3.84		
19	100,000.00	500,000.00	920	12,637	7.11	97.67	206,021.82	357,657.07	18.28	31.73	1	21	4.55	95.45	9.33	5,826.52	0.16	98.37	0.00	1.63		
20	500,000.00	UP	301	12,938	2.33	100.00	769,385.20	1,127,042.26	68.27	100.00	1	22	4.55	100.00	96.70	5,923.22	1.63	100.00	0.01	0.53		



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2012

UNDERWRITING YEAR : 2009
OCCUPATION : RESIDENTIAL

PROCESSING DATE 08/04/2013

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 $\sum(h)$	Rp $\sum(i)$	PERCENTAGE		f $\sum(l)$	F $\sum(m)$	PERCENTAGE		Rp $\sum(p)$	Rp $\sum(q)$	PERCENTAGE		BAND (q)/ $\sum(q)$	CUM $\sum(r)$
					BAND (d)/ $\sum(d)$	CUM $\sum(f)$			BAND (i)/ $\sum(i)$	CUM $\sum(n)$			BAND (m)/ $\sum(m)$	CUM $\sum(o)$			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	4,934	4,934	11.55	11.55	152.99	152.99	0.07	0.07	16	16	1.86	1.86	181.80	181.80	0.25	0.25	118.83	118.83
2	50.00	100.00	3,108	8,042	7.27	18.82	303.83	456.82	0.13	0.20	87	103	10.13	11.99	1,446.28	1,628.08	1.96	2.21	476.01	356.39
3	100.00	200.00	5,778	13,820	13.52	32.35	1,104.01	1,560.84	0.47	0.67	236	339	27.47	39.46	5,660.32	7,288.40	7.67	9.88	512.70	466.96
4	200.00	300.00	4,799	18,619	11.23	43.58	1,495.39	3,056.22	0.64	1.31	158	497	18.39	57.86	7,975.42	15,263.82	10.81	20.69	533.33	499.43
5	300.00	500.00	6,233	24,852	14.59	58.17	3,075.88	6,132.10	1.32	2.63	177	674	20.61	78.46	16,990.51	32,254.33	23.03	43.71	552.38	525.99
6	500.00	750.00	4,083	28,935	9.56	67.73	3,083.88	9,215.98	1.32	3.96	66	740	7.68	86.15	9,819.84	42,074.17	13.31	57.02	318.42	456.53
7	750.00	1,000.00	3,262	32,197	7.64	75.36	3,511.16	12,727.14	1.51	5.46	52	792	6.05	92.20	7,294.07	49,368.24	9.89	66.91	207.74	387.90
8	1,000.00	1,500.00	2,990	35,187	7.00	82.36	4,518.51	17,245.66	1.94	7.40	30	822	3.49	95.69	11,061.06	60,429.30	14.99	81.90	244.79	350.40
9	1,500.00	2,000.00	1,696	36,883	3.97	86.33	3,575.59	20,821.25	1.54	8.94	15	837	1.75	97.44	3,215.58	63,644.89	4.36	86.26	89.93	305.67
10	2,000.00	2,500.00	975	37,858	2.28	88.61	2,654.55	23,475.80	1.14	10.08	6	843	0.70	98.14	4,409.07	68,053.96	5.98	92.23	166.10	289.89
11	2,500.00	3,000.00	773	38,631	1.81	90.42	2,573.37	26,049.16	1.10	11.18	5	848	0.58	98.72	2,082.13	70,136.09	2.82	95.06	80.91	269.25
12	3,000.00	4,000.00	888	39,519	2.08	92.50	3,851.82	29,900.98	1.65	12.84	4	852	0.47	99.19	1,400.23	71,536.33	1.90	96.95	36.35	239.24
13	4,000.00	5,000.00	603	40,122	1.41	93.91	3,367.18	33,268.16	1.45	14.28	2	854	0.23	99.42	821.12	72,357.45	1.11	98.07	24.39	217.50
14	5,000.00	7,500.00	721	40,843	1.69	95.60	5,887.72	39,155.88	2.53	16.81	1	855	0.12	99.53	10.00	72,367.45	0.01	98.08	0.17	184.82
15	7,500.00	10,000.00	446	41,289	1.04	96.65	5,341.65	44,497.53	2.29	19.10	1	856	0.12	99.65	23.47	72,390.92	0.03	98.11	0.44	162.69
16	10,000.00	20,000.00	591	41,880	1.38	98.03	12,091.84	56,589.37	5.19	24.30	1	857	0.12	99.77	1,382.49	73,773.41	1.87	99.99	11.43	130.37
17	20,000.00	50,000.00	412	42,292	0.96	98.99	15,807.96	72,397.32	6.79	31.08	0	857	0.00	99.77	0.00	73,773.41	0.00	99.99	0.00	101.90
18	50,000.00	100,000.00	172	42,464	0.40	99.40	15,272.64	87,669.96	6.56	37.64	1	858	0.12	99.88	2.70	73,776.11	0.00	99.99	0.02	84.15
19	100,000.00	500,000.00	222	42,686	0.52	99.92	61,091.67	148,761.63	26.23	63.87	1	859	0.12	100.00	7.34	73,783.45	0.01	100.00	0.01	49.60
20	500,000.00	UP	36	42,722	0.08	100.00	84,148.96	232,910.59	36.13	100.00	0	859	0.00	100.00	0.00	73,783.45	0.00	100.00	0.00	31.68



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2012

UNDERWRITING YEAR : 2008
OCCUPATION : AGRICULTURAL

PROCESSING DATE 08/04/2013

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)/ $\Sigma(i)$	CUM $\Sigma(i)$			(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	4	0.74	0.74	0.21	0.21	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	0.91	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	7.31	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	13.00	0.04	0.09	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	26.06	0.09	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	37.73	0.08	0.25	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	54.58	0.11	0.36	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	93.13	0.25	0.61	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	126.33	0.22	0.83	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	155.64	0.19	1.02	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	178.91	0.15	1.17	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	244.42	0.43	1.60	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	375.10	0.86	2.46	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	345.00	720.10	2.26	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	283.47	1,003.57	1.86	6.58	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	2,243.97	8.13	14.71	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	4,707.59	16.14	30.85	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	6,429.33	11.28	42.13	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	8,150.40	14,579.73	53.41	95.54	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	15,259.55	4.46	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 31/12/2012

UNDERWRITING YEAR : 2008
OCCUPATION : COMMERCIAL

PROCESSING DATE 08/04/2013

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)/ $\sum(h)$	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	14,331	14,331	20.80	20.80	463.68	463.68	0.11	0.11	9	9	1.88	1.88	216.79	216.79	0.07	0.07	46.76	46.76		
2	50.00	100.00	7,024	21,355	10.20	31.00	689.30	1,152.98	0.17	0.28	9	18	1.88	3.76	359.96	576.75	0.12	0.20	52.22	50.02		
3	100.00	200.00	7,519	28,874	10.91	41.91	1,436.96	2,589.94	0.35	0.63	33	51	6.89	10.65	1,217.20	1,793.95	0.41	0.61	84.71	69.27		
4	200.00	300.00	4,333	33,207	6.29	48.20	1,423.14	4,013.09	0.34	0.97	32	83	6.68	17.33	2,215.30	4,009.25	0.75	1.36	155.66	99.90		
5	300.00	500.00	7,089	40,296	10.29	58.49	3,725.25	7,738.33	0.90	1.87	65	148	13.57	30.90	10,181.53	14,190.78	3.45	4.81	273.31	183.38		
6	500.00	750.00	6,176	46,472	8.96	67.46	5,313.87	13,052.20	1.28	3.15	39	187	8.14	39.04	7,544.32	21,735.10	2.55	7.36	141.97	166.52		
7	750.00	1,000.00	4,603	51,075	6.68	74.14	5,207.50	18,259.70	1.26	4.41	28	215	5.85	44.89	6,266.63	28,001.73	2.12	9.48	120.34	153.35		
8	1,000.00	1,500.00	4,165	55,240	6.05	80.18	6,881.16	25,140.87	1.66	6.08	39	254	8.14	53.03	12,588.47	40,590.20	4.26	13.75	182.94	161.45		
9	1,500.00	2,000.00	2,701	57,941	3.92	84.10	6,167.84	31,308.70	1.49	7.57	30	284	6.26	59.29	20,043.88	60,634.08	6.79	20.53	324.97	193.67		
10	2,000.00	2,500.00	1,484	59,425	2.15	86.26	4,399.65	35,708.35	1.06	8.63	21	305	4.38	63.67	8,688.00	69,322.08	2.94	23.48	197.47	194.13		
11	2,500.00	3,000.00	1,149	60,574	1.67	87.93	4,100.56	39,808.91	0.99	9.62	10	315	2.09	65.76	4,422.61	73,744.69	1.50	24.97	107.85	185.25		
12	3,000.00	4,000.00	1,418	61,992	2.06	89.98	6,250.37	46,059.28	1.51	11.13	18	333	3.76	69.52	12,851.27	86,595.96	4.35	29.32	205.61	188.01		
13	4,000.00	5,000.00	1,078	63,070	1.56	91.55	6,137.99	52,197.27	1.48	12.62	18	351	3.76	73.28	2,682.87	89,278.83	0.91	30.23	43.71	171.04		
14	5,000.00	7,500.00	1,399	64,469	2.03	93.58	11,087.80	63,285.06	2.68	15.30	13	364	2.71	75.99	3,276.64	92,555.47	1.11	31.34	29.55	146.25		
15	7,500.00	10,000.00	852	65,321	1.24	94.82	9,570.12	72,855.19	2.31	17.61	19	383	3.97	79.96	18,196.42	110,751.89	6.16	37.50	190.14	152.02		
16	10,000.00	20,000.00	1,419	66,740	2.06	96.88	26,482.88	99,338.07	6.40	24.01	27	410	5.64	85.59	33,528.29	144,280.17	11.35	48.86	126.60	145.24		
17	20,000.00	50,000.00	1,201	67,941	1.74	98.62	50,104.43	149,442.50	12.11	36.12	15	425	3.13	88.73	18,077.56	162,357.74	6.12	54.98	36.08	108.64		
18	50,000.00	100,000.00	477	68,418	0.69	99.31	44,645.58	194,088.07	10.79	46.91	15	440	3.13	91.86	85,524.96	247,882.69	28.96	83.94	191.56	127.72		
19	100,000.00	500,000.00	405	68,823	0.59	99.90	104,897.76	298,985.84	25.36	72.27	26	466	5.43	97.29	26,147.13	274,029.82	8.85	92.80	24.93	91.65		
20	500,000.00	UP	69	68,892	0.10	100.00	114,720.52	413,706.36	27.73	100.00	13	479	2.71	100.00	21,269.51	295,299.34	7.20	100.00	18.54	71.38		



PT. Asuransi MAIPARK Indonesia

UNDERWRITING YEAR : 2008
OCCUPATION : INDUSTRIAL

RISK & LOSS PROFILE

As At 31/12/2012

PROCESSING DATE 08/04/2013

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 $\sum(l)$	F $\sum(m)$	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)/ $\sum(p)$	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	218	218	2.10	2.10	10.15	10.15	0.00	0.00	2	2	10.00	10.00	58.65	58.65	0.15	0.15	577.67	577.67		
2	50.00	100.00	173	391	1.67	3.77	26.18	36.34	0.00	0.00	0	2	0.00	10.00	0.00	58.65	0.00	0.15	0.00	0.00	161.41	
3	100.00	200.00	315	706	3.04	6.82	76.34	112.68	0.01	0.01	0	2	0.00	10.00	0.00	58.65	0.00	0.15	0.00	0.00	52.05	
4	200.00	300.00	317	1,023	3.06	9.88	112.34	225.02	0.01	0.02	0	2	0.00	10.00	0.00	58.65	0.00	0.15	0.00	0.00	26.06	
5	300.00	500.00	448	1,471	4.32	14.20	269.26	494.28	0.02	0.04	0	2	0.00	10.00	0.00	58.65	0.00	0.15	0.00	0.00	11.87	
6	500.00	750.00	458	1,929	4.42	18.62	424.33	918.61	0.03	0.07	2	4	10.00	20.00	125.10	183.75	0.33	0.48	29.48	20.00		
7	750.00	1,000.00	494	2,423	4.77	23.39	620.86	1,539.48	0.05	0.12	0	4	0.00	20.00	0.00	183.75	0.00	0.48	0.00	0.00	11.94	
8	1,000.00	1,500.00	568	2,991	5.48	28.87	999.39	2,538.86	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	3,486	4.78	33.65	1,200.74	3,739.60	0.09	0.28	0	4	0.00	20.00	0.00	183.75	0.00	0.48	0.00	0.00	4.91	
10	2,000.00	2,500.00	339	3,825	3.27	36.92	1,006.64	4,746.24	0.08	0.36	1	5	5.00	25.00	79.89	263.65	0.21	0.70	7.94	5.55		
11	2,500.00	3,000.00	334	4,159	3.22	40.15	1,232.27	5,978.51	0.09	0.45	1	6	5.00	30.00	1,362.49	1,626.13	0.35	0.42	110.57	27.20		
12	3,000.00	4,000.00	480	4,639	4.63	44.78	2,295.06	8,273.57	0.17	0.63	0	6	0.00	30.00	0.00	1,626.13	0.00	0.42	0.00	0.00	19.65	
13	4,000.00	5,000.00	381	5,020	3.68	48.46	2,512.23	10,785.80	0.19	0.82	1	7	5.00	35.00	8.55	1,634.68	0.02	0.43	0.34	0.00	15.16	
14	5,000.00	7,500.00	730	5,750	7.05	55.51	5,911.77	16,697.57	0.45	1.26	2	9	10.00	45.00	5.66	1,640.34	0.01	0.43	0.10	0.00	9.82	
15	7,500.00	10,000.00	511	6,261	4.93	60.44	5,926.30	22,623.87	0.45	1.71	2	11	10.00	55.00	166.94	1,807.28	0.44	0.47	2.82	7.99		
16	10,000.00	20,000.00	1,110	7,371	10.72	71.16	20,779.20	43,403.08	1.57	3.28	2	13	10.00	65.00	622.55	2,429.83	1.64	6.41	3.00	5.60		
17	20,000.00	50,000.00	1,185	8,556	11.44	82.59	49,202.86	92,605.94	3.72	7.01	2	15	10.00	75.00	427.57	2,857.41	1.13	7.54	0.87	3.09		
18	50,000.00	100,000.00	710	9,266	6.85	89.45	63,368.69	155,974.63	4.79	11.80	2	17	10.00	85.00	2,462.19	5,319.60	6.49	14.03	3.89	3.41		
19	100,000.00	500,000.00	813	10,079	7.85	97.30	215,508.89	371,483.52	16.31	28.11	1	18	5.00	90.00	17,282.42	22,602.02	45.59	59.62	8.02	6.08		
20	500,000.00	UP	280	10,359	2.70	100.00	950,218.72	1,321,702.24	71.89	100.00	2	20	10.00	100.00	15,308.28	37,910.30	40.38	100.00	1.61	2.87		



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 31/12/2012

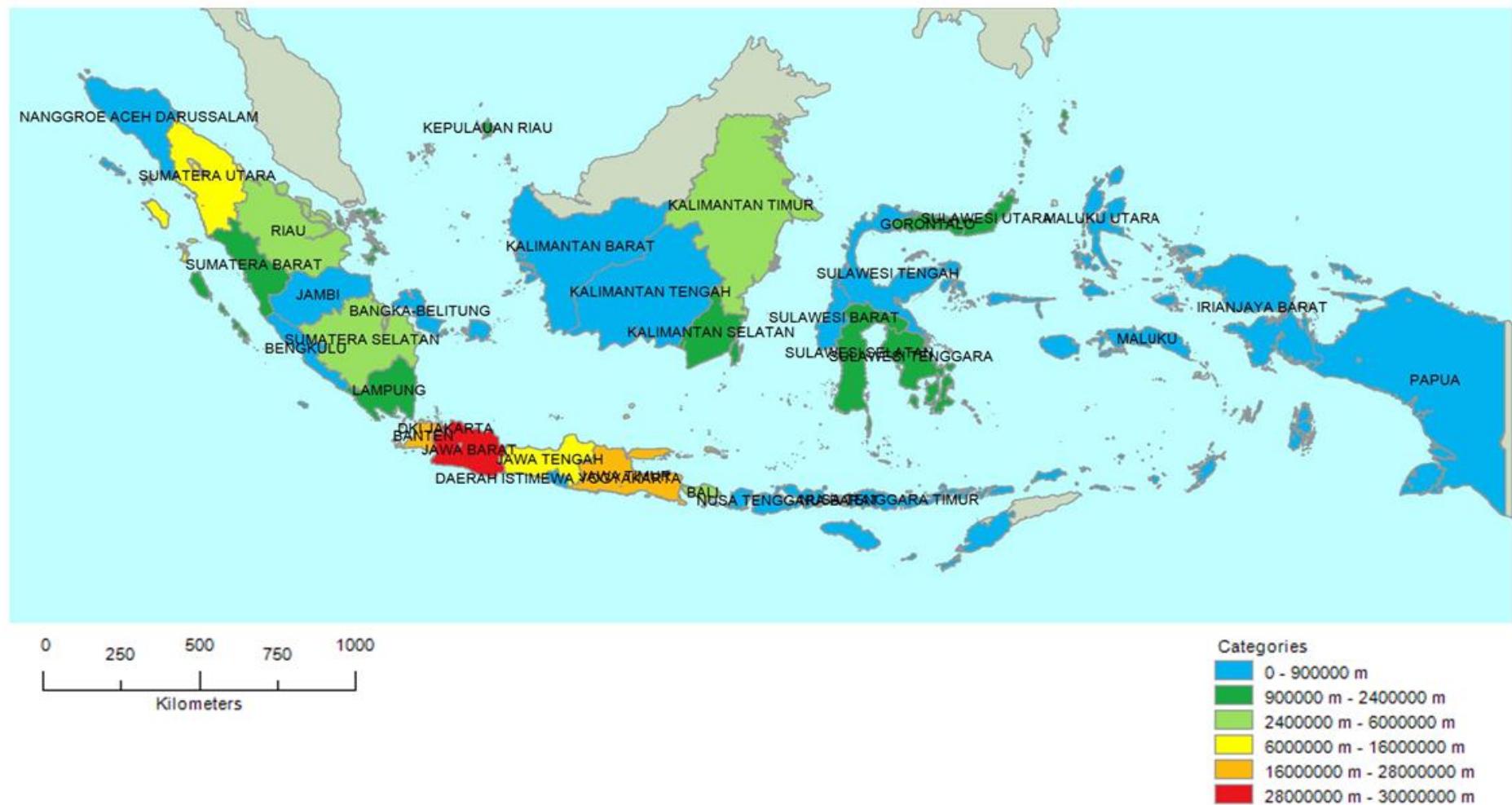
UNDERWRITING YEAR : 2008
OCCUPATION : RESIDENTIAL

PROCESSING DATE 08/04/2013

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 $\sum(j)$			(m)/ $\sum(m)$	$\sum(n)$	(o)	(p)	(q)	(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	5,220	5,220	12.83	12.83	171.60	171.60	0.07	0.07	2	2	0.77	0.77	5.27	5.27	0.02	0.02	3.07	3.07		
2	50.00	100.00	3,393	8,613	8.34	21.16	321.41	493.01	0.14	0.21	27	29	10.38	11.15	480.76	486.03	1.74	1.76	149.58	98.59		
3	100.00	200.00	5,522	14,135	13.57	34.73	1,046.20	1,539.20	0.45	0.66	73	102	28.08	39.23	911.48	1,397.52	3.30	5.06	87.12	90.79		
4	200.00	300.00	4,325	18,460	10.63	45.36	1,336.22	2,875.42	0.58	1.24	51	153	19.62	58.85	1,643.72	3,041.24	5.95	11.01	123.01	105.77		
5	300.00	500.00	5,625	24,085	13.82	59.18	2,743.53	5,618.95	1.18	2.43	49	202	18.85	77.69	6,504.58	9,545.82	23.55	34.57	237.09	169.89		
6	500.00	750.00	3,847	27,932	9.45	68.64	2,845.10	8,464.05	1.23	3.65	21	223	8.08	85.77	4,399.14	13,944.96	15.93	50.50	154.62	164.76		
7	750.00	1,000.00	2,710	30,642	6.66	75.30	2,927.27	11,391.32	1.26	4.92	15	238	5.77	91.54	3,384.22	17,329.18	12.25	62.75	115.61	152.13		
8	1,000.00	1,500.00	2,687	33,329	6.60	81.90	4,086.47	15,477.79	1.76	6.68	11	249	4.23	95.77	2,134.62	19,463.80	7.73	70.48	52.24	125.75		
9	1,500.00	2,000.00	1,518	34,847	3.73	85.63	3,269.44	18,747.23	1.41	8.09	1	250	0.38	96.15	694.82	20,158.62	2.52	73.00	21.25	107.53		
10	2,000.00	2,500.00	928	35,775	2.28	87.91	2,467.19	21,214.42	1.07	9.16	3	253	1.15	97.31	651.36	20,809.98	2.36	75.35	26.40	98.09		
11	2,500.00	3,000.00	692	36,467	1.70	89.61	2,346.13	23,560.55	1.01	10.17	2	255	0.77	98.08	1,715.26	22,525.24	6.21	81.57	73.11	95.61		
12	3,000.00	4,000.00	925	37,392	2.27	91.88	3,807.33	27,367.88	1.64	11.81	2	257	0.77	98.85	1,186.97	23,712.21	4.30	85.86	31.18	86.64		
13	4,000.00	5,000.00	569	37,961	1.40	93.28	3,116.18	30,484.06	1.35	13.16	2	259	0.77	99.62	3,755.27	27,467.48	13.60	99.46	120.51	90.10		
14	5,000.00	7,500.00	727	38,688	1.79	95.07	5,444.85	35,928.91	2.35	15.51	1	260	0.38	100.00	148.49	27,615.97	0.54	100.00	2.73	76.86		
15	7,500.00	10,000.00	700	39,388	1.72	96.79	7,612.36	43,541.27	3.29	18.80	0	260	0.00	100.00	0.00	27,615.97	0.00	100.00	0.00	63.42		
16	10,000.00	20,000.00	545	39,933	1.34	98.13	9,628.71	53,169.98	4.16	22.95	0	260	0.00	100.00	0.00	27,615.97	0.00	100.00	0.00	51.94		
17	20,000.00	50,000.00	351	40,284	0.86	98.99	13,895.85	67,065.83	6.00	28.95	0	260	0.00	100.00	0.00	27,615.97	0.00	100.00	0.00	41.18		
18	50,000.00	100,000.00	154	40,438	0.38	99.37	15,857.74	82,923.57	6.85	35.80	0	260	0.00	100.00	0.00	27,615.97	0.00	100.00	0.00	33.30		
19	100,000.00	500,000.00	202	40,640	0.50	99.86	63,934.74	146,858.30	27.60	63.40	0	260	0.00	100.00	0.00	27,615.97	0.00	100.00	0.00	18.80		
20	500,000.00	UP	55	40,695	0.14	100.00	84,782.63	231,640.93	36.60	100.00	0	260	0.00	100.00	0.00	27,615.97	0.00	100.00	0.00	11.92		

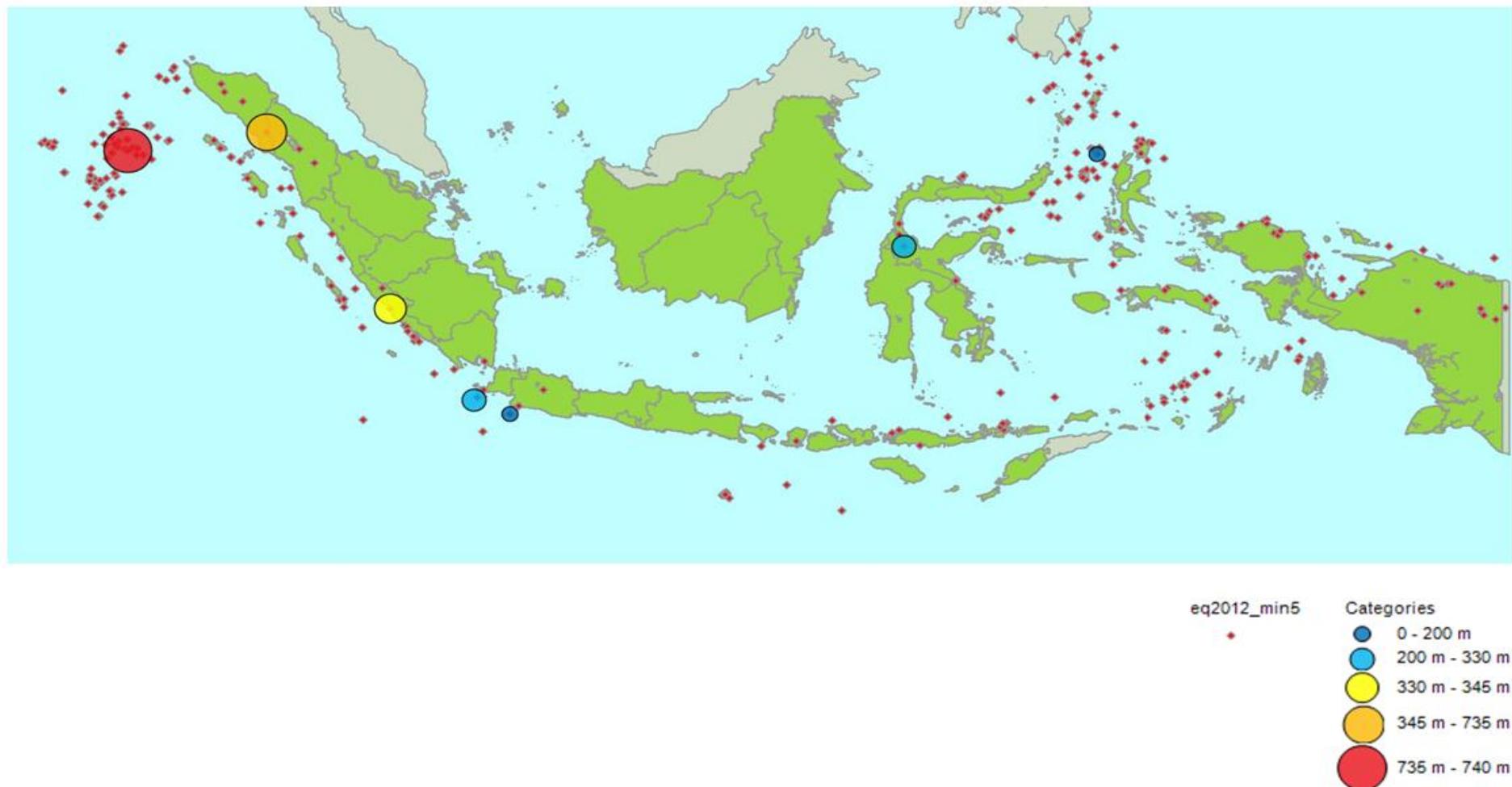
Distribusi Exposure Gempa Bumi Indonesia per Provinsi, Underwriting Year 2012, per 31 Desember 2012

Indonesian Earthquake Exposure Distribution by Province, Underwriting Year 2012, as at 31 December 2012



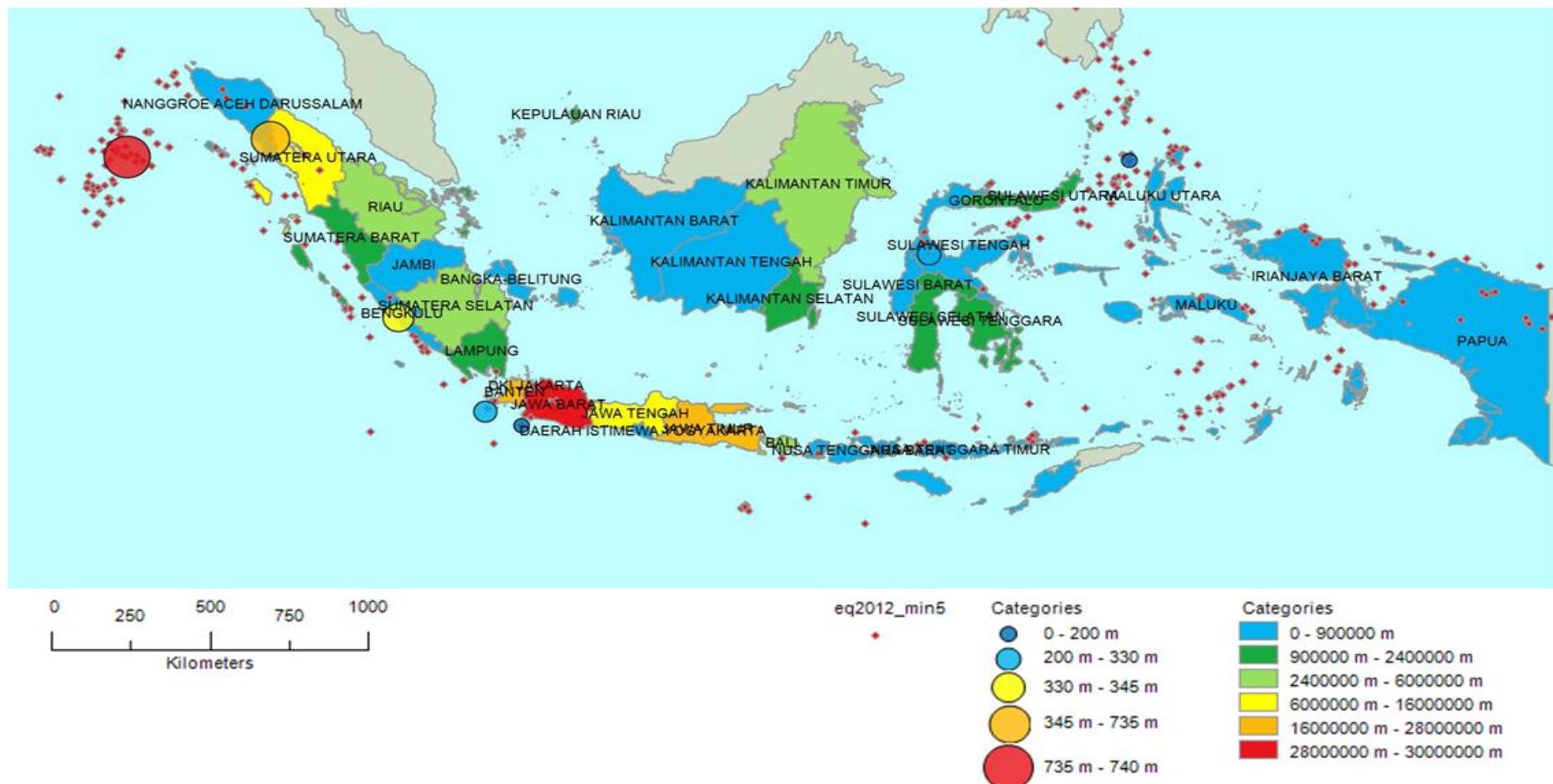
Distribusi Gempa Bumi Indonesia $M \geq 5$ dan *Claim Incurred 2012*

Indonesian Earthquake Distribution $M \geq 5$ and Claim Incurred 2012



**Distribusi Exposure Gempa Bumi Indonesia per Provinsi, Underwriting Year 2012, per 31 Desember 2012,
Distribusi Gempa Bumi Indonesia $M \geq 5$ dan Claim Incurred UY 2012**

Indonesian Earthquake Exposure Distribution by Province, Underwriting Year 2012, as at 31 December 2012, Indonesian Earthquake Distribution $M \geq 5$ and Claim Incurred 2012



Damage Ratio

Pada tanggal 12 September 2007 gempa dengan magnitudo 8,5 melanda Sumatera Selatan di daerah Bengkulu. Hal ini menyebabkan kerusakan yang luas pada bangunan dan menimbulkan korban jiwa. Kejadian ini tidak disertai dengan tsunami yang dapat memiliki dampak yang lebih menghancurkan dan menyebabkan meningkatnya kematian.

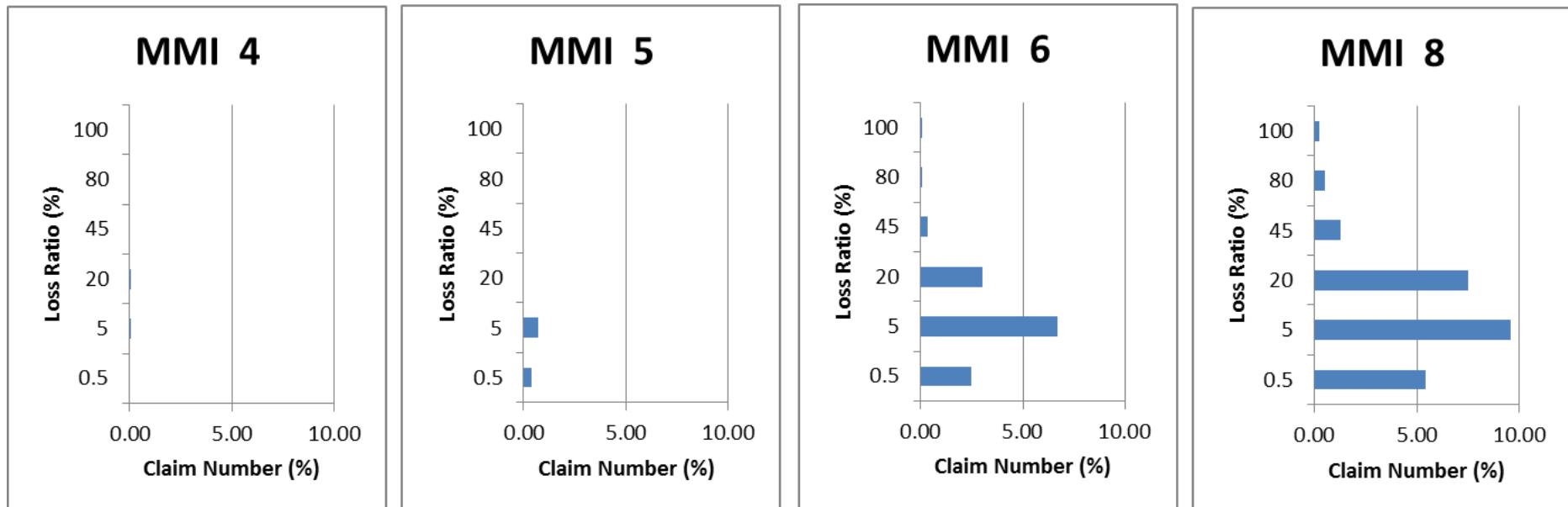
Memperkirakan bagaimana bangunan merespon getaran tanah yang berbeda penting dalam memprediksi berapa banyak potensi kerusakan bangunan pada peristiwa gempa yang mungkin terjadi di masa depan. Informasi ini dibutuhkan untuk pengembangan model *vulnerability*. Model *vulnerability* akan mengkorelasikan *damage index* atau *damage ratio* dari konstruksi bangunan tertentu sebagai fungsi getaran tanah. Getaran tanah biasanya diwakili oleh *Modified Mercally Intensity* (MMI). Berdasarkan data klaim dari gempa bumi Bengkulu, pada zona dengan MMI 8, probabilitas *loss ratio* 20% adalah sebesar 7,51% dari jumlah risiko, juga probabilitas *loss ratio* 80% adalah sebesar 0,52% (lihat pada Grafik *Damage Ratio* di bawah ini).

On 12 September 2007 a magnitude of 8.5 earthquake struck Southern Sumatra in the Bengkulu regions. It caused widespread damage to buildings and fatalities. The event was not accompanied by a tsunami that could have had a devastating impacts and led to an increased mortality.

Estimating how buildings respond to different ground shaking is essential in predicting how much building damage might occur from potential future event. This information is needed for development of vulnerability model. The vulnerability model will correlate damage index or damage ratio of a particular building construction as a function to ground shaking. The ground shaking is usually represented by Modified Mercally Intensity (MMI). Based on the data claim from Bengkulu Event, at zone with MMI 8 the probability loss ratio 20% is equal to 7.51% from the number of risk, also the probability loss ratio 80% is equal to 0.52% (please see the Damage Ratio Graph below).

Grafik Damage Ratio

Damage Ratio Graph



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 %o (mln)

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.					