

**LAPORAN  
STATISTIK  
ASURANSI  
Gempa Bumi  
Indonesia**

Per 30 Juni 2012



Indonesian Earthquake Insurance Statistic  
As at 30 June 2012

PT Asuransi MAIPARK Indonesia

## **Kata Pengantar** **Foreword**

Dengan Hormat,

*Dear Sir / Madam,*

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.

*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.*

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

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

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.

*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.*

Hormat kami,

*Sincerely,*



**Frans Y. Sahusilawane**  
**President Director**

**Daftar Isi**  
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2. Asosiasi Asuransi Umum Indonesia (AAUI)
3. Biro Pusat Statistik (BPS)

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1. *Capital Market and Financial Institution Supervisory Agency* (Bapepam-LK)
2. *General Insurance Association of Indonesia* (AAUI)
3. *Central of Statistic Bureau* (BPS)

## **Informasi Statistik** **Statistic Information**

1. Statistik dibuat berdasarkan *Underwriting Year* yang tercatat sampai dengan posisi 30 Juni 2012.
2. Sesi Limit
  - 2.1. 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 perusahaan asuransi dalam underwriting polis kebakaran.
1. *Statistic Report is based on Underwriting Year basis, which is recorded as at 30 June 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.*

- 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.
- 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. 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).
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 Pertanggungangan  
4.1 Obyek pertanggungangan yang dapat disesikan adalah obyek pertanggungangan 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 ko-asuransi. 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 Objects*  
4.1. *Insured objects that can be ceded are insured objects in fire policy. such as :*

- 4.1.1. *Material damage :*
- *Building*
  - *Foundation*
  - *Excavation and the like*
  - *Stock*
  - *Others*
- 4.1.2. *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 Report*  
*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 Juni 2012** ***Statistic Overview of Indonesian Earthquake Insurance June 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 ditahun 2010 menjadi Rp. 7.427,1 triliun di tahun 2011.

### **B. Struktur Pasar**

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

### **C. Premi Bruto**

Sampai dengan 30 Juni 2012, premi bruto asuransi gempa bumi *Underwriting Year* 2008 adalah sebesar Rp. 1.950,3 miliar. Premi bruto *Underwriting Year* 2009 tercatat Rp 2.529,1 miliar, sedangkan untuk *Underwriting Year* 2010 adalah Rp. 2.031,3 miliar. Untuk *Underwriting Year* 2011 dan *Underwriting Year* 2012 adalah Rp. 2.494,1 miliar dan Rp. 385,0 miliar. Angka-angka ini akan terus bergerak naik terutama untuk *Underwriting Year* 2011 dan *Underwriting Year* 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 30 June 2012, the earthquake gross premium for Underwriting Year 2008 was Rp. 1,950.3 billion. The Gross Premium for underwriting year 2009 was recorded Rp. 2,529.1 billion, while for Underwriting Year 2010 was Rp. 2,031.3 billion. For Underwriting Year 2011 and Underwriting Year 2012 were Rp 2.494,1 billion and Rp. 385,0 billion. Those figures would certainly increase especially for Underwriting Year 2011 and Underwriting Year 2012.*

Dari *Underwriting Year* 2008 sampai dengan *Underwriting Year* 2012, prosentase okupasi Industrial selalu berada pada posisi pendapatan tertinggi dibanding 3 (tiga) okupasi lainnya (Agrikultural, Komersial, Residensial), yaitu di atas 50% dari total premi.

Meskipun okupasi Komersial, Residensial dan Agricultural 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 *Underwriting Year* 2010 yang meningkat 67,33% dibanding *Underwriting Year* 2009.

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

From *Underwriting Year* 2008 to *Underwriting Year* 2012, Industrial occupation is always has the biggest percentage income compared to 3 (three) remaining occupations (Agricultural, Commercial, Residential), that is 50% 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 is increased by 67.33% compare to *Underwriting Year* 2009.

The table 1.1 below presents the details of gross premium based on the occupation from underwriting year 2008 - underwriting year 2012.

**Tabel 1.1 Premi Bruto dan Rasio Berdasar Okupasi per 30 Juni 2012**

*Table 1.1 Gross Premium and Ratio By Occupation as at 30 June 2011*

Dalam Jutaan Rupiah  
In Million Rupiah

<b>Underwriting Year</b>	<b>Okupasi</b>								<b>Total</b>
	<b>Agrikultural / Agricultural</b>		<b>Komersial / Commercial</b>		<b>Industri / Industrial</b>		<b>Residensial / Residential</b>		
2008	15,423.44	0.79%	413,766.39	21.22%	1,322,565.65	67.81%	198,520.74	10.18%	1,950,276.21
2009	12,346.11	0.49%	403,645.25	15.96%	1,880,194.65	74.34%	232,904.69	9.21%	2,529,090.70
2010	20,659.01	1.02%	419,946.81	20.67%	1,237,513.09	60.92%	353,232.57	17.39%	2,031,351.48
2011	19,839.58	0.80%	712,809.80	28.58%	1,447,121.89	58.02%	314,324.44	12.60%	2,494,095.72
2012	2,439.79	0.63%	121,870.49	31.65%	198,151.92	51.46%	62,585.65	16.25%	385,047.85

## D. Jumlah Risiko

Tabel 1.2 dibawah ini menyajikan jumlah risiko pada *Underwriting Year* 2008 hingga *Underwriting Year* 2012 yang tercatat sampai dengan 30 Juni 2012.

## D. Number of Risks

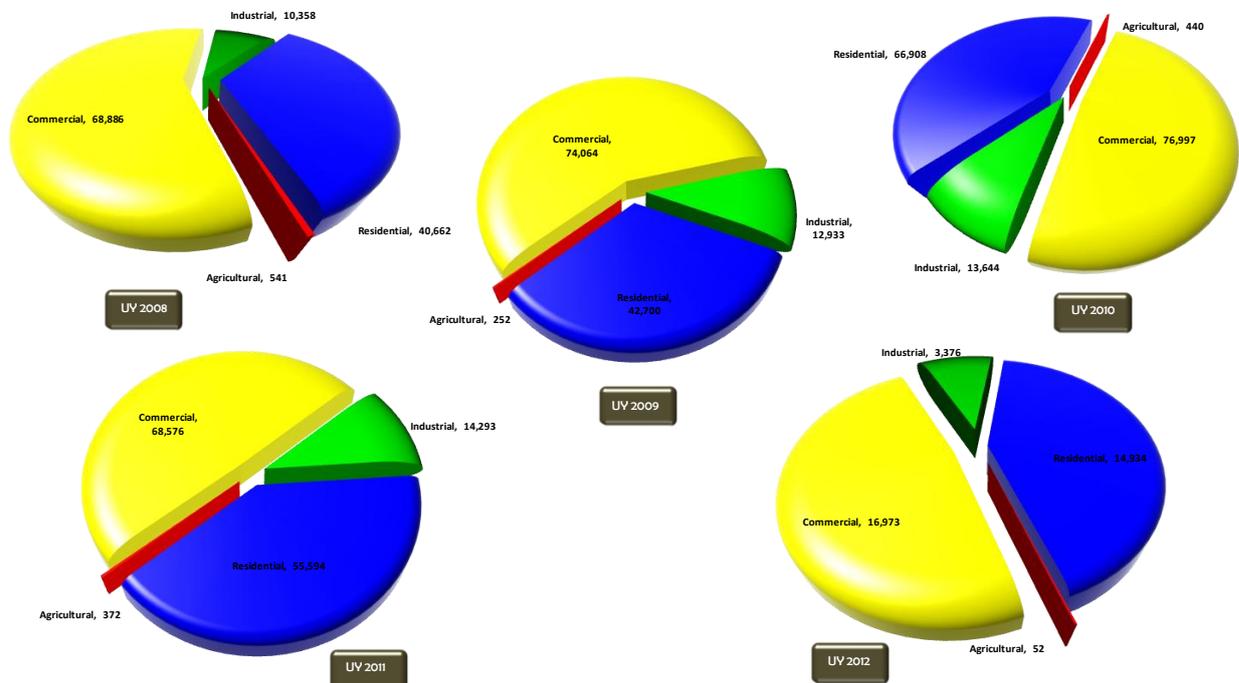
Table 1.2 below shows number of risk from *Underwriting Year* 2008 to *Underwriting Year* 2012 recorded until 30 June 2012.

Tabel 1.2 Jumlah Risiko Berdasarkan Okupasi *Underwriting Year* 2008 - 2012 per 30 Juni 2012  
Table 1.2 Number of Risk By Occupation *Underwriting Year* 2008 - 2012 as at 30 June 2012

Occupation Okupasi	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012		
	Jumlah / Total	%	Jumlah / Total	%							
Agricultural / Agricultural	A	541	0.45%	252	0.19%	440	0.28%	372	0.27%	52	0.15%
Komersial / Commercial	C	68,886	57.19%	74,064	56.99%	76,997	48.74%	68,576	49.39%	16,973	48.03%
Industrial / Industrial	I	10,358	8.60%	12,933	9.95%	13,644	8.64%	14,293	10.29%	3,376	9.55%
Residensial / Residential	R	40,662	33.76%	42,700	32.86%	66,908	42.35%	55,594	40.04%	14,934	42.26%
<b>Jumlah / Total</b>		<b>120,447</b>	<b>100.00%</b>	<b>129,949</b>	<b>100.00%</b>	<b>157,989</b>	<b>100.00%</b>	<b>138,835</b>	<b>100.00%</b>	<b>35,335</b>	<b>100.00%</b>

### Grafik 1.1 Jumlah Risiko Berdasarkan Okupasi per 30 Juni 2012

Graph 1.1 Number of Risks by Occupation as at 30 June 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 48% 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 tabel 1.3 di bawah ini frekuensi klaim gempa bumi paling banyak terjadi di *Underwriting Year* 2009 yaitu sebanyak 1.963 klaim dan didominasi okupasi Komersial sebanyak 1.044 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 48% 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 1,963 claims and it was dominated by Commercial occupation of 1,044 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 2 September 2009 with a magnitude of 7.0 S.R.*

**Tabel 1.3 Frekwensi Klaim Berdasarkan Okupasi per 30 Juni 2012**

*Table 1.3 Claim Frequency By Occupation as at 30 June 2012*

Okupasi <i>Occupation</i>		Underwriting Year				
		2008	2009	2010	2011	2012
Agrikultural / <i>Agricultural</i>	A	0	27	0	0	0
Komersial / <i>Commercial</i>	C	494	1,044	47	69	0
Industrial / <i>Industrial</i>	I	20	24	1	0	0
Residensial / <i>Residential</i>	R	261	868	12	34	3
<b>Jumlah / Total</b>		<b>775</b>	<b>1,963</b>	<b>60</b>	<b>103</b>	<b>3</b>

Dengan melihat Tabel 1.4 tampak bahwa jumlah klaim terbesar juga berada pada Underwriting Year 2009. Klaim yang terbesar adalah pada okupasi Komersial, yaitu 90,57% dari total klaim di Underwriting Year 2009 atau sebesar Rp. 926,97 miliar.

*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 90.57% of the total claim in Underwriting Year 2009 or Rp. 926.97 billion.*

**Tabel 1.4 Jumlah Klaim Berdasarkan Okupasi per 30 Juni 2012**

*Table 1.4 Claim Amount By Occupation as at 30 June 2012*

Dalam Rupiah  
*In Rupiah*

Okupasi <i>Occupation</i>		Underwriting Year									
		2008		2009		2010		2011		2012	
		Jumlah / Amount	%	Jumlah / Amount	%	Jumlah / Amount	%	Jumlah / Amount	%	Jumlah / Amount	%
Agrikultural / <i>Agricultural</i>	A	0.00	0.00%	14,121,897,296.24	1.38%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Komersial / <i>Commercial</i>	C	306,127,927,028.83	82.70%	926,970,022,121.23	90.57%	42,807,059,666.47	97.21%	12,541,048,129.49	81.38%	0.00	0.00%
Industrial / <i>Industrial</i>	I	37,910,297,009.23	10.24%	5,939,897,111.61	0.58%	760,224,542.70	1.73%	0.00	0.00%	0.00	0.00%
Residensial / <i>Residential</i>	R	26,122,385,824.90	7.06%	76,413,900,137.92	7.47%	468,558,414.00	1.06%	2,869,828,136.86	18.62%	220,000,000.00	100.00%
<b>Jumlah / Total</b>		<b>370,160,609,862.96</b>	<b>100.00%</b>	<b>1,023,445,716,667.00</b>	<b>100.00%</b>	<b>44,035,842,623.17</b>	<b>100.00%</b>	<b>15,410,876,266.35</b>	<b>100.00%</b>	<b>220,000,000.00</b>	<b>100.00%</b>

Tabel 1.5 di bawah ini menyajikan beberapa kejadian Gempa Bumi Tahun 2012 yang tercatat sampai dengan 30 Juni 2012.

Klaim yang terbesar di tahun 2012 yaitu sebesar Rp. 1,9 milyar, 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 30 June 2012.*

*The largest claim in 2012 that is Rp. 1.9 billion, mainly caused by Meulaboh Earthquake which occurred on 11 April 2012.*

**Tabel 1.5 Gempa Bumi di 2012 dan Incurred Claim per 30 Juni 2012**

*Table 1.5 Earthquake in 2012 and Incurred Claim as at 30 June 2012*

			in IDR
<b>Kejadian</b> <i>Event</i>	<b>Tanggal Kejadian</b> <i>Date of Loss</i>	<b>Klaim</b> <i>Claim</i>	
BENGKULU	1-Feb-12	411,323,000.00	
MEULABOH	11-Apr-12	1,903,375,000.00	
PANDEGLANG	15-Apr-12	20,000,000.00	
SUKABUMI	4-Jun-12	70,000,000.00	

Tabel di bawah ini adalah daftar klaim terbesar sampai dengan tanggal 30 Juni 2012.

*The Table below is a list of the biggest claim as at 30 June 2012.*

**Daftar Klaim - Klaim Terbesar Posisi 30 Juni 2012**

*List of The Largest Claims as at 30 June 2012*

				in IDR
<b>No.</b>	<b>Kejadian</b> <i>Event</i>	<b>Tanggal Kejadian</b> <i>Date of Loss</i>	<b>Klaim</b> <i>Claim</i>	
1	ACEH	24-Dec-04	612,428,195,159.20	
2	YOGYA	27-May-06	336,759,401,374.16	
3	PADANG	6-Mar-07	34,345,934,184.26	
4	BENGKULU	12-Sep-07	52,171,966,017.80	
5	TASIKMALAYA	2-Sep-09	33,612,291,344.64	
6	PARIAMAN	30-Sep-09	1,213,208,489,257.33	
7	MERAPI	3-Nov-10	32,448,184,653.02	
8	NUSA DUA	13-Oct-11	7,872,301,882.00	
9	MANOKWARI	4-Jan-09	3,155,860,721.35	



### National Aggregate Exposure By Cresta Zone

As At 30/06/2012

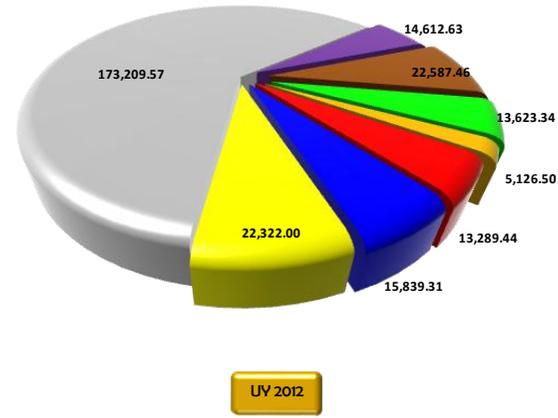
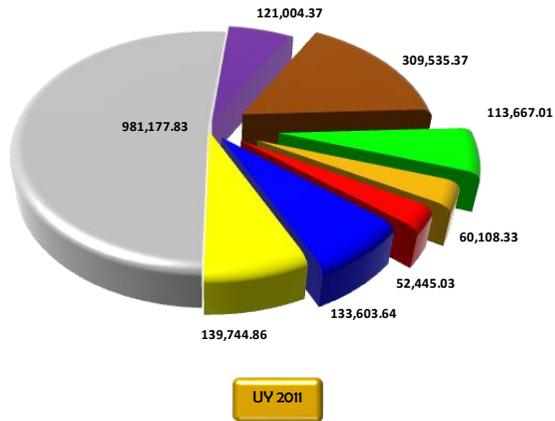
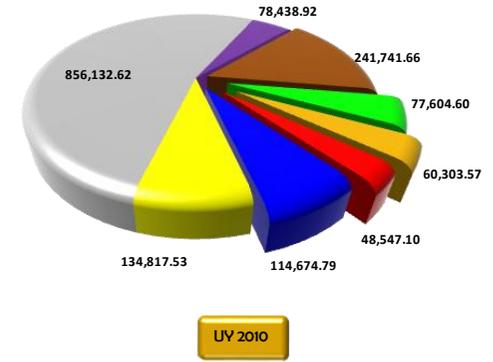
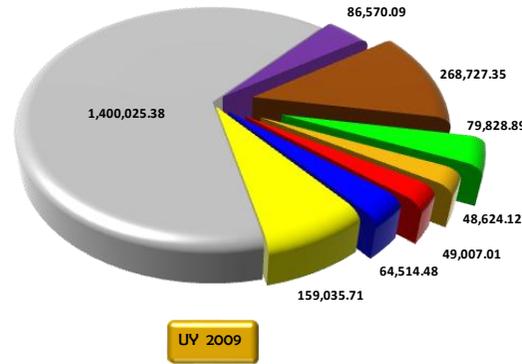
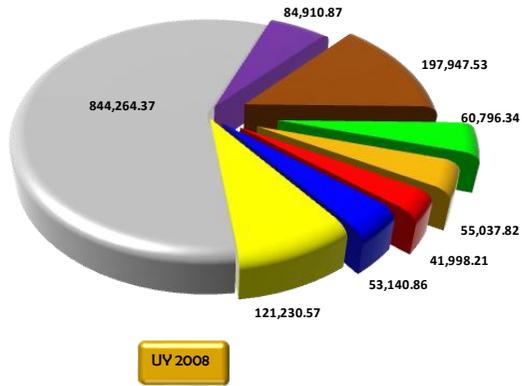
Table 2.1

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	1,117,028,608,534.66	0.08	1,156,035,530,469.51	0.05	3,392,267,279,812.62	0.21	7,436,786,627,214.63	0.39	137,274,711,489.00	0.05
MEDAN	1.2	40,212,231,957,085.60	2.76	41,716,443,656,734.40	1.93	45,247,595,558,747.10	2.81	41,349,059,168,987.70	2.16	7,372,543,320,561.57	2.63
OTHERS	1.3	11,811,604,126,819.10	0.81	21,642,003,874,169.30	1.00	66,034,925,775,457.70	4.10	84,817,793,613,370.50	4.44	8,329,489,367,938.00	2.97
<b>NORTH SUMATERA</b>	<b>1</b>	<b>53,140,864,692,439.40</b>	<b>3.64</b>	<b>64,514,483,061,373.20</b>	<b>2.99</b>	<b>114,674,788,614,017.00</b>	<b>7.11</b>	<b>133,603,639,409,573.00</b>	<b>6.99</b>	<b>15,839,307,399,988.60</b>	<b>5.64</b>
PADANG	2.1	10,762,443,468,087.60	0.74	46,925,617,939,985.40	2.18	18,631,868,099,216.40	1.16	15,191,939,129,899.90	0.79	2,429,138,081,835.50	0.87
PALEMBANG	2.2	8,697,652,140,351.20	0.60	19,027,735,102,169.20	0.88	17,732,052,300,934.70	1.10	12,569,999,841,441.30	0.66	1,930,653,690,612.69	0.69
OTHERS	2.3	101,770,474,976,347.00	6.97	93,082,354,194,178.00	4.32	98,453,606,232,272.00	6.11	111,982,918,227,257.00	5.86	17,962,208,669,648.00	6.40
<b>SOUTH SUMATERA</b>	<b>2</b>	<b>121,230,570,584,786.00</b>	<b>8.31</b>	<b>159,035,707,236,333.00</b>	<b>7.38</b>	<b>134,817,526,632,423.00</b>	<b>8.36</b>	<b>139,744,857,198,598.00</b>	<b>7.31</b>	<b>22,322,000,442,096.20</b>	<b>7.95</b>
JAKARTA	3.1	280,736,622,661,626.00	19.24	292,565,936,271,885.00	13.57	287,667,646,754,309.00	17.84	441,287,360,208,690.00	23.09	73,085,872,263,811.50	26.05
BANDUNG	3.2	34,169,494,041,599.70	2.34	7,485,230,606,457.18	0.35	5,968,555,170,477.67	0.37	7,720,316,850,294.85	0.40	2,150,015,823,459.47	0.77
OTHERS	3.3	529,358,252,536,549.00	36.27	1,099,974,216,578,960.00	51.01	562,496,417,672,957.00	34.89	532,170,152,708,676.00	27.84	97,973,682,820,928.00	34.91
<b>WEST JAVA</b>	<b>3</b>	<b>844,264,369,239,775.00</b>	<b>57.85</b>	<b>1,400,025,383,457,300.00</b>	<b>64.93</b>	<b>856,132,619,597,743.00</b>	<b>53.10</b>	<b>981,177,829,767,661.00</b>	<b>51.34</b>	<b>173,209,570,908,199.00</b>	<b>61.73</b>
SEMARANG	4.1	24,274,533,163,365.30	1.66	1,327,883,033,161.88	0.06	10,379,210,610,481.60	0.64	5,224,474,511,316.00	0.27	1,433,149,154,650.82	0.51
YOGYAKARTA	4.2	4,652,232,023,245.13	0.32	8,467,240,111,217.82	0.39	8,983,357,070,611.23	0.56	9,553,188,348,686.18	0.50	992,279,117,342.85	0.35
OTHERS	4.3	55,984,104,363,333.80	3.84	76,774,964,716,779.50	3.56	59,076,349,207,388.10	3.66	106,226,708,193,826.00	5.56	12,187,205,333,259.60	4.34
<b>CENTRAL JAVA</b>	<b>4</b>	<b>84,910,869,549,944.20</b>	<b>5.82</b>	<b>86,570,087,861,159.20</b>	<b>4.01</b>	<b>78,438,916,888,480.90</b>	<b>4.87</b>	<b>121,004,371,053,828.00</b>	<b>6.33</b>	<b>14,612,633,605,253.20</b>	<b>5.21</b>
SURABAYA	5.1	41,467,737,260,722.80	2.84	53,268,280,063,895.00	2.47	94,461,393,770,947.00	5.86	82,723,609,060,081.10	4.33	9,008,030,219,877.58	3.21
OTHERS	5.2	156,479,794,360,629.00	10.72	215,459,073,000,307.00	9.99	147,280,262,247,698.00	9.14	226,811,758,387,701.00	11.87	13,579,434,699,742.60	4.84
<b>EAST JAVA</b>	<b>5</b>	<b>197,947,531,621,351.00</b>	<b>13.56</b>	<b>268,727,353,064,202.00</b>	<b>12.46</b>	<b>241,741,656,018,645.00</b>	<b>14.99</b>	<b>309,535,367,447,782.00</b>	<b>16.20</b>	<b>22,587,464,919,620.10</b>	<b>8.05</b>
<b>KALIMANTAN</b>	<b>6</b>	<b>60,796,337,258,004.90</b>	<b>4.17</b>	<b>79,828,890,041,634.20</b>	<b>3.70</b>	<b>77,604,597,884,228.30</b>	<b>4.81</b>	<b>113,667,008,591,688.00</b>	<b>5.95</b>	<b>13,623,344,610,001.10</b>	<b>4.85</b>
UJUNG PANDANG	7.1	12,343,806,672,724.10	0.85	13,132,233,856,801.60	0.61	9,426,357,740,351.47	0.58	9,670,358,585,760.57	0.51	2,362,519,860,832.05	0.84
OTHERS	7.2	42,694,009,910,920.90	2.93	35,491,890,348,671.40	1.65	50,877,214,235,197.80	3.16	50,437,968,000,962.50	2.64	2,763,981,831,182.04	0.98
<b>SULAWESI</b>	<b>7</b>	<b>55,037,816,583,645.00</b>	<b>3.77</b>	<b>48,624,124,205,473.00</b>	<b>2.25</b>	<b>60,303,571,975,549.30</b>	<b>3.74</b>	<b>60,108,326,586,723.00</b>	<b>3.14</b>	<b>5,126,501,692,014.09</b>	<b>1.83</b>
<b>OTHER ISLANDS</b>	<b>8</b>	<b>41,998,212,272,300.20</b>	<b>2.88</b>	<b>49,007,013,091,354.40</b>	<b>2.27</b>	<b>48,547,095,666,496.30</b>	<b>3.01</b>	<b>52,445,026,442,468.20</b>	<b>2.74</b>	<b>13,289,443,152,684.70</b>	<b>4.74</b>
<b>T O T A L</b>		<b>1,459,326,571,802,250.00</b>	<b>100.00</b>	<b>2,156,333,042,018,830.00</b>	<b>100.00</b>	<b>1,612,260,773,277,580.00</b>	<b>100.00</b>	<b>1,911,286,426,498,320.00</b>	<b>100.00</b>	<b>280,610,266,729,857.00</b>	<b>100.00</b>

## National Aggregate Exposure By Cresta Zone

As at 30 June 2012  
(In Billion IDR)



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



National Aggregate Exposure By Occupation

As At 30/06/2012

in IDR

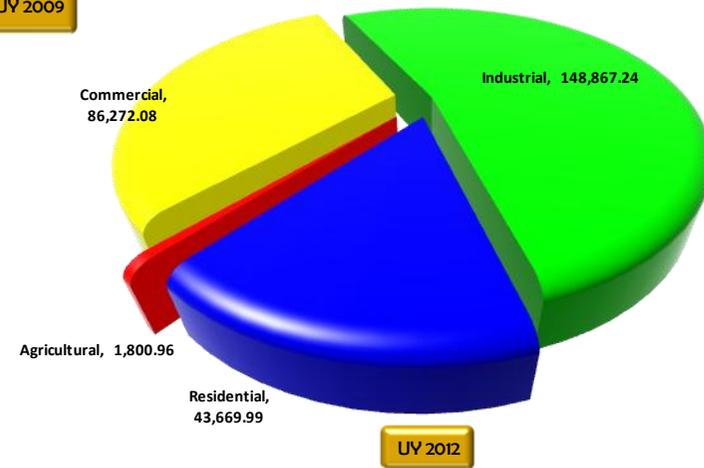
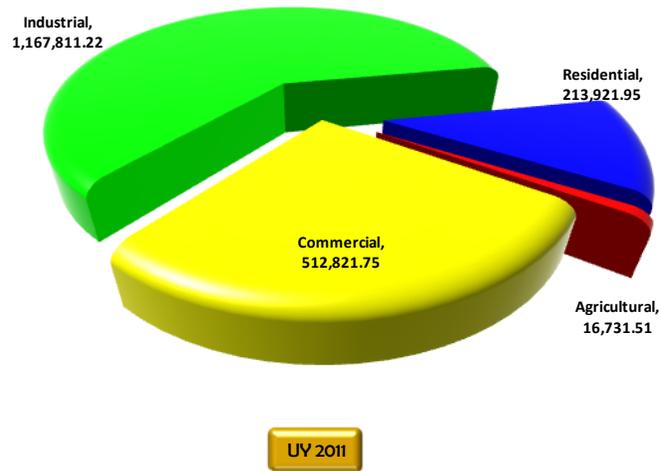
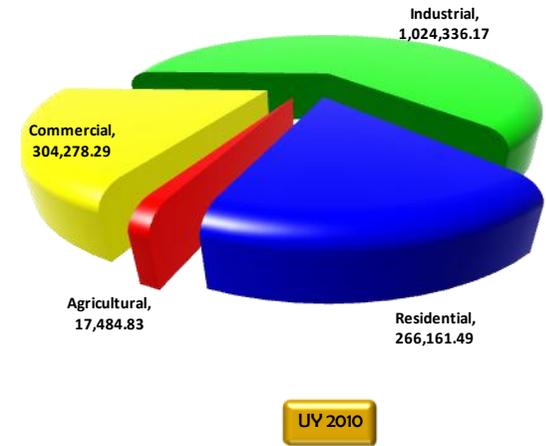
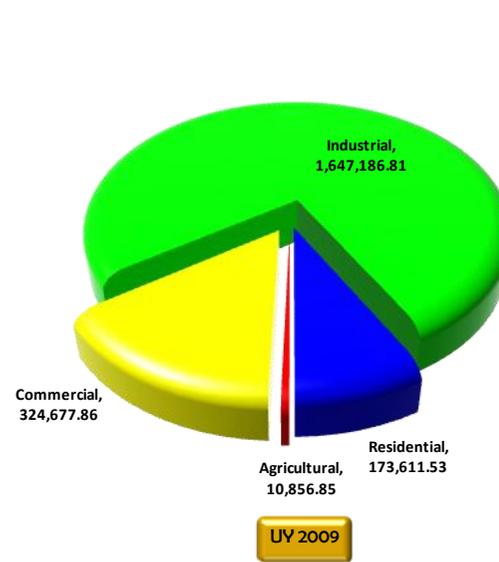
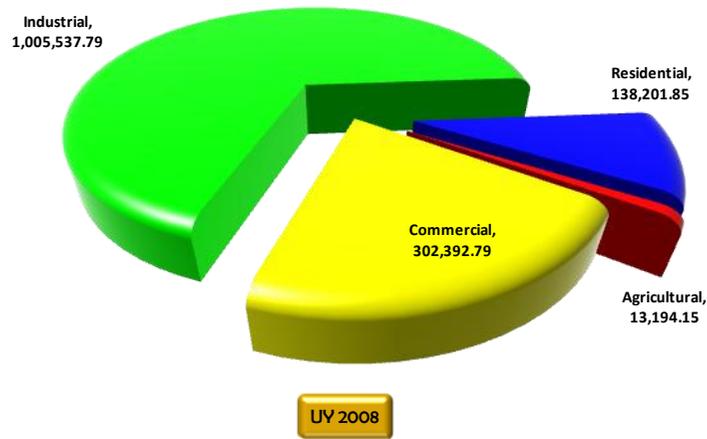
Table 2.2

Occupation	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
AGRICULTURAL A	13,194,147,990,981.40	0.90	10,856,848,215,437.60	0.50	17,484,829,261,131.60	1.08	16,731,511,378,007.20	0.88	1,800,959,538,006.20	0.64
COMMERCIAL C	302,392,787,835,326.00	20.72	324,677,857,068,999.00	15.06	304,278,288,734,317.00	18.87	512,821,745,860,127.00	26.83	86,272,076,730,348.40	30.74
INDUSTRIAL I	1,005,537,785,390,850.00	68.90	1,647,186,807,663,610.00	76.39	1,024,336,170,031,530.00	63.53	1,167,811,215,375,190.00	61.10	148,867,239,640,315.00	53.05
RESIDENTIAL R	138,201,850,585,091.00	9.47	173,611,529,070,782.00	8.05	266,161,485,250,605.00	16.51	213,921,953,884,994.00	11.19	43,669,990,821,187.20	15.56
<b>TOTAL</b>	<b>1,459,326,571,802,250.00</b>	<b>100.00</b>	<b>2,156,333,042,018,830.00</b>	<b>100.00</b>	<b>1,612,260,773,277,580.00</b>	<b>100.00</b>	<b>1,911,286,426,498,320.00</b>	<b>100.00</b>	<b>280,610,266,729,857.00</b>	<b>100.00</b>

# National Aggregate Exposure By Occupation

As at 30 June 2012

( In Billion IDR )





National Aggregate Exposure By Interest

As At 30/06/2012

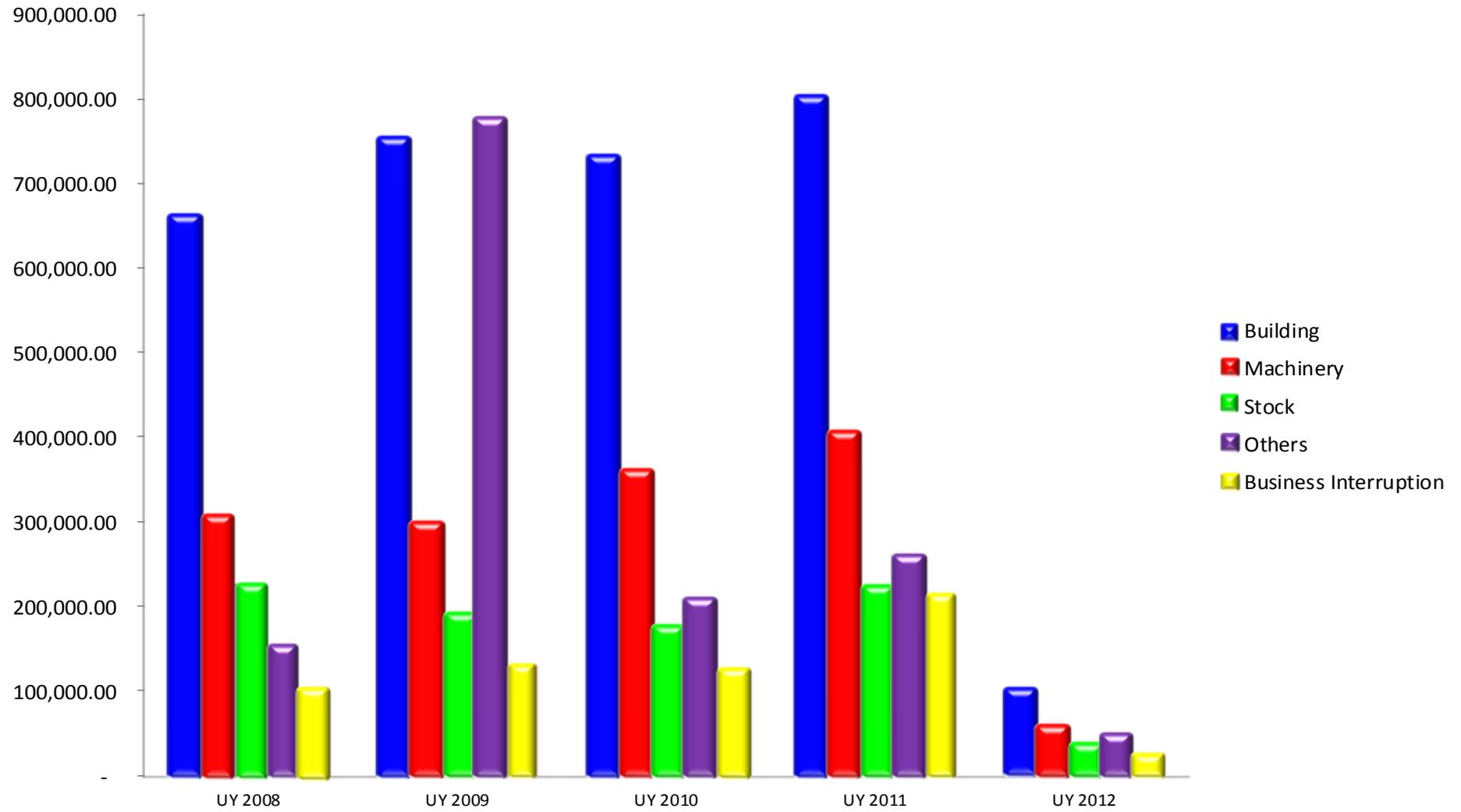
Table 2.3

In IDR

Interest	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Building	662,860,164,403,142.00	45.42	755,088,211,805,671.00	35.02	733,978,798,634,354.00	45.52	805,221,920,569,869.00	42.13	104,023,603,102,929.00	37.07
Machinery	308,793,855,089,369.00	21.16	299,472,855,659,678.00	13.89	361,984,539,683,757.00	22.45	406,896,016,158,710.00	21.29	58,477,996,197,728.10	20.84
Others	227,798,874,538,967.00	15.61	192,167,256,915,492.00	8.91	177,796,710,532,202.00	11.03	224,185,537,085,261.00	11.73	39,647,293,432,377.70	14.13
Stock	155,243,943,381,210.00	10.64	778,299,881,939,792.00	36.09	211,032,792,016,787.00	13.09	260,927,671,025,932.00	13.65	50,702,898,480,986.10	18.07
Bussiness Interruption	104,629,734,389,558.00	7.17	131,304,835,698,199.00	6.09	127,467,932,410,485.00	7.91	214,055,281,658,551.00	11.20	27,758,475,515,835.90	9.89
<b>TOTAL</b>	<b>1,459,326,571,802,250.00</b>	<b>100.00</b>	<b>2,156,333,042,018,830.00</b>	<b>100.00</b>	<b>1,612,260,773,277,580.00</b>	<b>100.00</b>	<b>1,911,286,426,498,320.00</b>	<b>100.00</b>	<b>280,610,266,729,857.00</b>	<b>100.00</b>

## National Aggregate Exposure Year By Interest

As at 30 June 2012  
(In Billion IDR)





**National Aggregate Exposure By Province**  
As At 30/06/2012

Table 2.4

In IDR

Province	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
01. NAD	4,291,725,411,534.25	0.29	2,191,888,657,461.15	0.10	45,926,085,593,447.70	2.85	53,125,539,796,743.30	2.78	568,957,328,677.00	0.20
02. SUMATERA UTARA	48,849,139,280,905.10	3.35	62,322,594,403,912.00	2.89	68,748,703,020,569.70	4.26	80,478,099,612,829.60	4.21	15,270,350,071,311.60	5.44
03. SUMATERA BARAT	17,735,476,463,143.60	1.22	51,923,352,793,956.40	2.41	22,469,804,286,735.40	1.39	22,000,560,832,669.60	1.15	3,101,467,968,743.51	1.11
04. RIAU	38,886,983,967,270.30	2.66	23,784,859,145,177.90	1.10	33,088,632,514,103.10	2.05	29,469,361,885,307.10	1.54	5,515,789,970,155.48	1.97
05. JAMBI	4,647,891,690,964.74	0.32	4,290,970,520,302.53	0.20	5,179,978,087,757.38	0.32	7,074,448,916,868.91	0.37	991,258,801,482.64	0.35
06. SUMATERA SELATAN	29,405,664,362,682.20	2.02	34,430,586,155,682.40	1.60	35,180,504,378,535.40	2.18	27,559,009,869,466.50	1.44	4,334,476,565,551.69	1.54
07. BENGKULU	2,859,648,889,571.73	0.20	2,848,670,577,360.79	0.13	3,056,459,505,836.14	0.19	3,513,289,959,953.12	0.18	434,477,741,436.00	0.15
08. LAMPUNG	23,524,980,846,890.80	1.61	22,118,937,328,612.80	1.03	16,867,719,216,709.10	1.05	26,381,281,394,930.50	1.38	5,310,872,569,312.37	1.89
09. KEP BANGKA-BELITUNG	241,499,672,980,627.00	16.55	23,549,860,223,209.10	1.09	2,953,893,906,903.38	0.18	2,290,695,289,958.73	0.12	701,718,224,614.00	0.25
10. KEPULAUAN RIAU	416,715,836,612,948.00	28.56	36,795,898,718,732.20	1.71	16,020,534,735,843.20	0.99	21,456,209,049,444.10	1.12	1,931,938,600,800.51	0.69
11. JAKARTA	164,004,657,492,313.00	11.24	278,757,920,312,155.00	12.93	287,667,646,754,309.00	17.84	441,287,360,208,690.00	23.09	73,085,872,263,811.50	26.05
12. JAWA BARAT	86,099,173,399,311.10	5.90	927,802,796,409,057.00	43.03	390,093,016,295,151.00	24.20	374,221,695,883,823.00	19.58	71,151,642,769,198.50	25.36
13. JAWA TENGAH	144,185,499,232,371.00	9.88	76,515,973,466,402.30	3.55	68,136,460,766,181.70	4.23	109,863,403,202,889.00	5.75	13,267,059,138,597.10	4.73
14. DIY	2,084,867,908,570.16	0.14	9,434,770,297,568.88	0.44	10,302,456,122,299.10	0.64	11,140,967,850,939.40	0.58	1,345,574,466,656.14	0.48
15. JAWA TIMUR	61,114,197,121,360.60	4.19	265,898,867,084,249.00	12.33	241,741,656,018,645.00	14.99	309,535,367,447,782.00	16.20	22,587,464,919,620.10	8.05
16. BANTEN	29,913,877,057,340.70	2.05	158,474,087,303,885.00	7.35	178,371,956,548,284.00	11.06	165,668,773,675,148.00	8.67	28,972,055,875,188.90	10.32
17. BALI	51,305,301,112,181.30	3.52	40,306,864,329,724.10	1.87	38,476,859,304,108.60	2.39	41,447,576,409,972.10	2.17	10,989,775,370,329.90	3.92
18. NUSA TENGGARA BARAT	28,856,281,109,400.80	1.98	3,503,012,462,155.78	0.16	2,891,649,198,792.67	0.18	2,745,482,319,172.32	0.14	645,383,563,282.78	0.23
19. NUSA TENGGARA TIMUR	1,914,075,420,361.50	0.13	766,969,079,120.34	0.04	862,398,033,890.44	0.05	1,430,113,490,329.17	0.07	201,793,212,289.00	0.07
20. KALIMANTAN BARAT	1,120,065,325,693.07	0.08	3,934,185,030,739.52	0.18	4,140,813,360,264.75	0.26	5,296,152,845,621.71	0.28	551,719,624,768.50	0.20
21. KALIMANTAN TENGAH	3,569,224,728,240.06	0.24	3,417,436,016,891.93	0.16	11,726,216,628,604.50	0.73	8,371,387,927,022.51	0.44	398,753,958,455.00	0.14
22. KALIMANTAN SELATAN	31,515,832,146,103.80	2.16	14,214,014,984,565.80	0.66	14,519,161,454,300.60	0.90	27,685,221,250,475.50	1.45	771,933,331,061.28	0.28
23. KALIMANTAN TIMUR	8,597,206,872,075.60	0.59	55,822,485,139,503.20	2.59	47,218,406,441,058.40	2.93	72,314,246,568,567.90	3.78	11,900,937,695,716.30	4.24
24. SULAWESI UTARA	1,235,829,355,299.48	0.08	7,076,466,440,469.35	0.33	8,877,533,499,013.90	0.55	12,607,762,464,424.70	0.66	1,317,599,339,174.98	0.47
25. SULAWESI TENGAH	876,448,961,036.77	0.06	1,201,145,351,863.90	0.06	1,340,373,947,372.68	0.08	1,853,510,082,424.04	0.10	214,113,921,448.04	0.08
26. SULAWESI SELATAN	6,855,276,384,501.76	0.47	20,171,280,162,299.80	0.94	17,265,218,887,938.50	1.07	23,265,947,528,651.50	1.22	3,298,324,376,038.07	1.18
27. SULAWESI TENGGARA	5,239,276,585,164.48	0.36	8,636,151,493,177.33	0.40	18,970,403,738,908.30	1.18	8,929,316,572,028.87	0.47	75,130,092,153.00	0.03
28. GORONTALO	63,569,921,283.90	0.00	10,823,890,398,347.70	0.50	11,986,903,658,344.00	0.74	12,533,268,629,276.30	0.66	179,090,672,155.00	0.06
29. SULAWESI BARAT	5,524,167,772.00	0.00	557,543,314,772.00	0.03	1,863,138,243,971.84	0.12	918,521,309,917.56	0.05	42,243,291,045.00	0.02
30. MALUKU	88,896,267,568.00	0.01	534,583,254,836.88	0.02	921,837,268,918.74	0.06	998,980,239,653.61	0.05	407,088,345,400.01	0.15
31. MALUKU UTARA	28,492,544,860.00	0.00	440,641,025,133.64	0.02	427,354,361,954.50	0.03	551,716,773,288.24	0.03	60,977,145,060.00	0.02
32. PAPUA BARAT	117,391,915,036.29	0.01	2,009,168,699,238.31	0.09	1,811,975,879,044.20	0.11	2,072,572,737,029.77	0.11	224,189,707,875.00	0.08
33. PAPUA	2,118,586,267,863.00	0.15	1,775,171,438,268.80	0.08	3,155,021,619,787.14	0.20	3,198,584,473,023.06	0.17	760,235,808,448.00	0.27
<b>TOTAL</b>	<b>1,459,326,571,802,250.00</b>	<b>100.00</b>	<b>2,156,333,042,018,830.00</b>	<b>100.00</b>	<b>1,612,260,773,277,580.00</b>	<b>100.00</b>	<b>1,911,286,426,498,320.00</b>	<b>100.00</b>	<b>280,610,266,729,857.00</b>	<b>100.00</b>



**National Gross Premium By Cresta Zone**  
As At 30/06/2012

Table 3.1

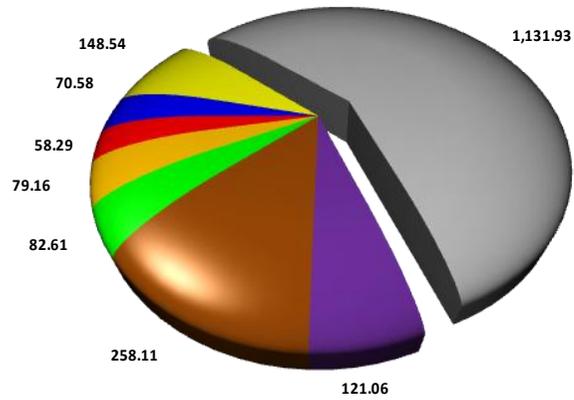
in IDR

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	1,442,765,268.49	0.07	1,426,547,260.16	0.06	5,854,453,433.42	0.29	12,761,798,107.04	0.51	256,962,159.80	0.07
MEDAN	1.2	54,092,765,258.67	2.77	51,836,963,539.90	2.05	54,472,777,934.58	2.68	48,249,026,402.91	1.93	9,174,195,852.27	2.38
OTHERS	1.3	15,045,444,833.95	0.77	25,458,781,764.63	1.01	84,207,518,782.10	4.15	114,943,825,441.32	4.61	11,355,355,266.65	2.95
<b>NORTH SUMATERA</b>	<b>1</b>	<b>70,580,975,361.11</b>	<b>3.62</b>	<b>78,722,292,564.69</b>	<b>3.11</b>	<b>144,534,750,150.10</b>	<b>7.12</b>	<b>175,954,649,951.27</b>	<b>7.05</b>	<b>20,786,513,278.72</b>	<b>5.40</b>
PADANG	2.1	13,205,315,421.25	0.68	55,086,316,353.87	2.18	32,855,597,277.76	1.62	28,298,068,659.56	1.13	4,424,775,405.14	1.15
PALEMBANG	2.2	10,485,540,660.38	0.54	20,487,846,862.82	0.81	16,771,746,147.53	0.83	11,731,641,887.84	0.47	1,969,776,447.49	0.51
OTHERS	2.3	124,848,515,416.86	6.40	107,105,941,204.09	4.23	109,361,732,988.50	5.38	125,242,139,531.72	5.02	20,776,650,032.36	5.40
<b>SOUTH SUMATERA</b>	<b>2</b>	<b>148,539,371,498.49</b>	<b>7.62</b>	<b>182,680,104,420.78</b>	<b>7.22</b>	<b>158,989,076,413.79</b>	<b>7.83</b>	<b>165,271,850,079.12</b>	<b>6.63</b>	<b>27,171,201,884.99</b>	<b>7.06</b>
JAKARTA	3.1	400,108,670,999.45	20.52	377,622,774,772.72	14.93	407,719,365,608.33	20.07	632,379,325,161.81	25.36	108,398,817,114.93	28.15
BANDUNG	3.2	46,409,079,605.34	2.38	9,624,901,629.57	0.38	8,289,084,664.37	0.41	11,215,352,944.65	0.45	3,186,652,475.28	0.83
OTHERS	3.3	685,409,589,828.32	35.14	1,244,066,084,604.96	49.19	722,202,625,596.74	35.55	726,833,746,382.10	29.14	140,400,240,291.59	36.46
<b>WEST JAVA</b>	<b>3</b>	<b>1,131,927,340,433.11</b>	<b>58.04</b>	<b>1,631,313,761,007.25</b>	<b>64.50</b>	<b>1,138,211,075,869.44</b>	<b>56.03</b>	<b>1,370,428,424,488.56</b>	<b>54.95</b>	<b>251,985,709,881.80</b>	<b>65.44</b>
SEMARANG	4.1	32,480,438,148.49	1.67	1,631,515,495.81	0.06	11,651,208,154.55	0.57	6,230,765,725.77	0.25	1,683,140,968.04	0.44
YOGYAKARTA	4.2	5,931,102,393.80	0.30	11,297,895,822.41	0.45	12,926,045,625.27	0.64	14,335,140,573.39	0.57	1,478,246,392.32	0.38
OTHERS	4.3	82,644,256,983.51	4.24	92,858,810,205.78	3.67	71,536,212,860.09	3.52	133,202,127,276.05	5.34	15,873,579,422.26	4.12
<b>CENTRAL JAVA</b>	<b>4</b>	<b>121,055,797,525.80</b>	<b>6.21</b>	<b>105,788,221,524.00</b>	<b>4.18</b>	<b>96,113,466,639.91</b>	<b>4.73</b>	<b>153,768,033,575.21</b>	<b>6.17</b>	<b>19,034,966,782.62</b>	<b>4.94</b>
SURABAYA	5.1	58,755,331,910.61	3.01	65,473,540,513.29	2.59	109,392,129,037.43	5.39	105,006,952,329.78	4.21	11,111,127,112.33	2.89
OTHERS	5.2	199,352,592,384.41	10.22	250,973,951,226.99	9.92	171,252,107,174.76	8.43	267,832,302,105.93	10.74	17,051,396,481.55	4.43
<b>EAST JAVA</b>	<b>5</b>	<b>258,107,924,295.02</b>	<b>13.23</b>	<b>316,447,491,740.28</b>	<b>12.51</b>	<b>280,644,236,212.19</b>	<b>13.82</b>	<b>372,839,254,435.71</b>	<b>14.95</b>	<b>28,162,523,593.88</b>	<b>7.31</b>
<b>KALIMANTAN</b>	<b>6</b>	<b>82,609,600,148.21</b>	<b>4.24</b>	<b>92,818,128,237.97</b>	<b>3.67</b>	<b>67,799,041,812.27</b>	<b>3.34</b>	<b>95,286,272,292.46</b>	<b>3.82</b>	<b>12,177,630,429.37</b>	<b>3.16</b>
UJUNG PANDANG	7.1	17,514,188,821.98	0.90	15,958,384,413.64	0.63	9,775,205,668.24	0.48	8,809,283,395.24	0.35	2,184,145,856.14	0.57
OTHERS	7.2	61,648,340,395.13	3.16	45,686,108,891.81	1.81	67,368,807,501.61	3.32	76,907,840,325.31	3.08	4,219,592,478.58	1.10
<b>SULAWESI</b>	<b>7</b>	<b>79,162,529,217.11</b>	<b>4.06</b>	<b>61,644,493,305.45</b>	<b>2.44</b>	<b>77,144,013,169.85</b>	<b>3.80</b>	<b>85,717,123,720.55</b>	<b>3.44</b>	<b>6,403,738,334.72</b>	<b>1.66</b>
<b>OTHER ISLANDS</b>	<b>8</b>	<b>58,292,672,816.92</b>	<b>2.99</b>	<b>59,676,207,869.09</b>	<b>2.36</b>	<b>67,915,818,131.66</b>	<b>3.34</b>	<b>74,830,112,986.98</b>	<b>3.00</b>	<b>19,325,565,516.56</b>	<b>5.02</b>
<b>T O T A L</b>		<b>1,950,276,211,295.77</b>	<b>100.00</b>	<b>2,529,090,700,669.51</b>	<b>100.00</b>	<b>2,031,351,478,399.21</b>	<b>100.00</b>	<b>2,494,095,721,529.86</b>	<b>100.00</b>	<b>385,047,849,702.66</b>	<b>100.00</b>

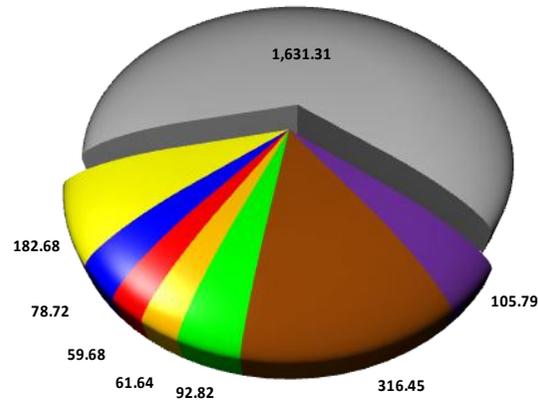
# National Gross Premium By Cresta Zone

As at 30 June 2012

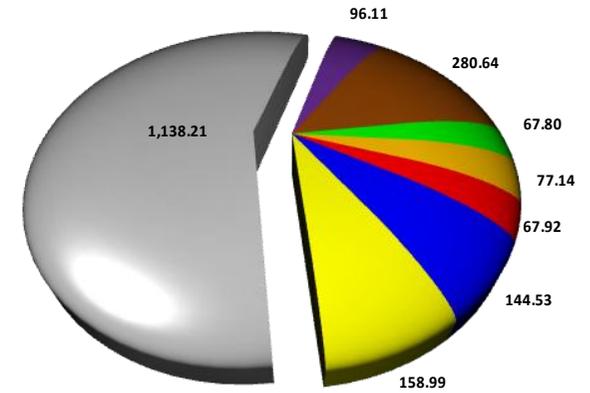
(in Billion IDR)



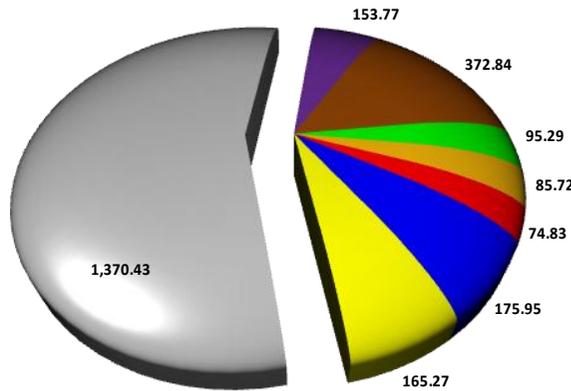
UY 2008



UY 2009

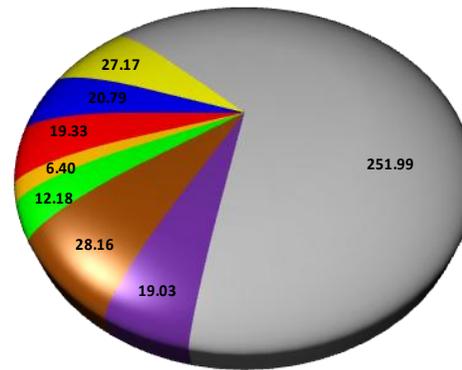


UY 2010



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 30/06/2012

*in IDR*

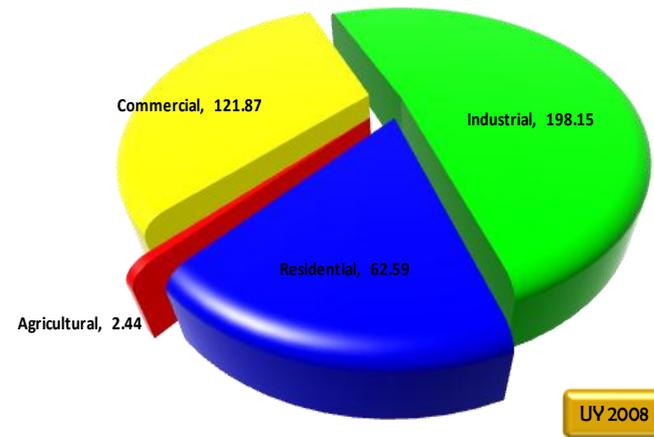
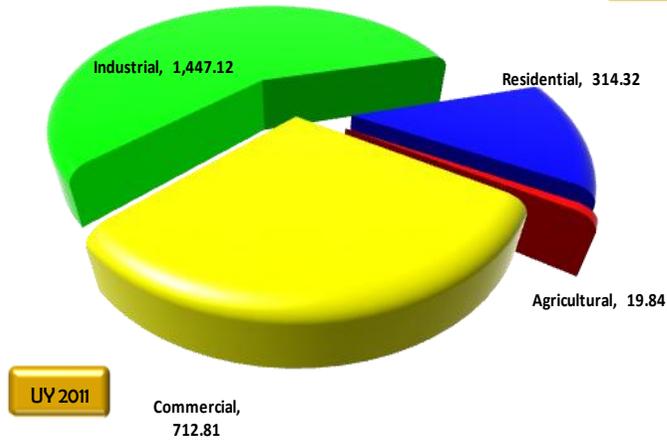
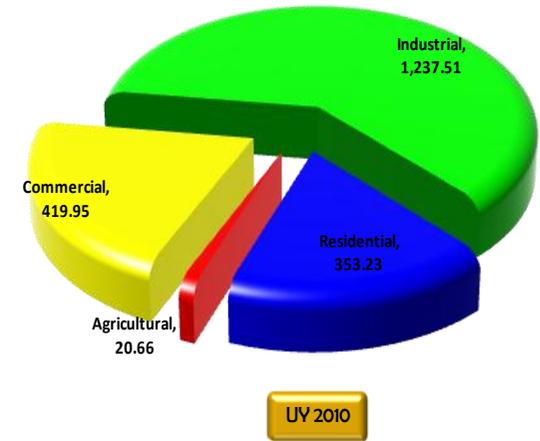
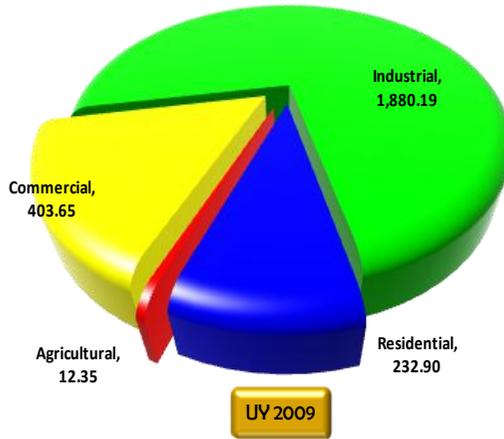
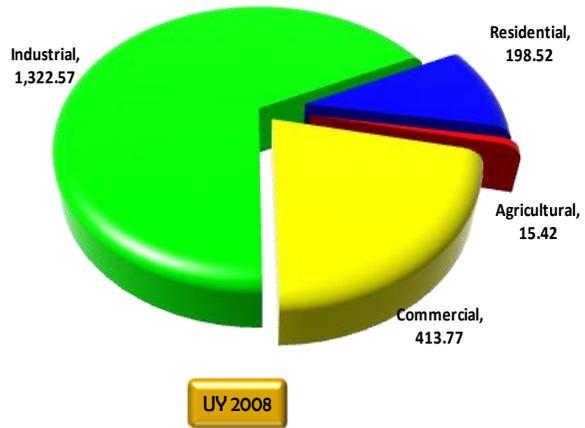
Table 3.2

Occupation	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
AGRICULTURAL A	15,423,437,524.11	0.79	12,346,111,502.87	0.49	20,659,007,197.22	1.02	19,839,583,917.57	0.80	2,439,788,506.15	0.63
COMMERCIAL C	413,766,385,768.18	21.22	403,645,249,863.07	15.96	419,946,812,723.39	20.67	712,809,803,474.64	28.58	121,870,490,430.05	31.65
INDUSTRIAL I	1,322,565,649,411.01	67.81	1,880,194,645,247.36	74.34	1,237,513,092,158.01	60.92	1,447,121,892,012.39	58.02	198,151,919,962.55	51.46
RESIDENTIAL R	198,520,738,592.48	10.18	232,904,694,056.21	9.21	353,232,566,320.58	17.39	314,324,442,125.27	12.60	62,585,650,803.91	16.25
<b>TOTAL</b>	<b>1,950,276,211,295.78</b>	<b>100.00</b>	<b>2,529,090,700,669.51</b>	<b>100.00</b>	<b>2,031,351,478,399.20</b>	<b>100.00</b>	<b>2,494,095,721,529.87</b>	<b>100.00</b>	<b>385,047,849,702.66</b>	<b>100.00</b>

# National Gross Premium By Occupation

As at 30 June 2012

( In Billion IDR )





### National Gross Premium By Province

As At 30/06/2012

Table 3.3

In IDR

Province	U/Y 2008		U/Y 2009		U/Y 2010		U/Y 2011		U/Y 2012	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
01. NAD	5,561,274,188.45	0.29	2,674,975,694.56	0.11	61,758,883,498.61	3.04	78,793,781,149.82	3.16	880,512,583.70	0.23
02. SUMATERA UTARA	65,019,701,172.66	3.33	76,047,316,870.13	3.01	82,775,866,651.49	4.07	97,160,868,801.45	3.90	19,906,000,695.02	5.17
03. SUMATERA BARAT	22,443,264,755.66	1.15	61,923,480,065.65	2.45	39,424,259,468.32	1.94	38,379,497,537.43	1.54	5,553,404,965.86	1.44
04. RIAU	44,872,127,769.85	2.30	25,439,842,577.28	1.01	33,282,881,211.86	1.64	30,015,336,297.53	1.20	5,552,825,855.52	1.44
05. JAMBI	5,419,645,771.39	0.28	4,717,468,121.10	0.19	5,190,378,920.13	0.26	6,787,845,527.00	0.27	1,093,484,535.83	0.28
06. SUMATERA SELATAN	36,535,645,603.27	1.87	39,061,931,541.17	1.54	36,655,621,669.06	1.80	28,518,994,078.77	1.14	4,835,318,655.38	1.26
07. BENGKULU	3,754,849,044.38	0.19	3,836,259,392.68	0.15	5,413,031,191.75	0.27	6,220,000,565.77	0.25	806,145,308.75	0.21
08. LAMPUNG	30,627,963,613.10	1.57	27,034,825,121.02	1.07	22,842,102,409.78	1.12	35,634,053,132.89	1.43	7,066,049,996.56	1.84
09. KEP BANGKA-BELITUNG	346,514,734,348.62	17.77	33,229,846,997.16	1.31	2,611,959,366.70	0.13	1,999,982,744.34	0.08	652,225,162.55	0.17
10. KEPULAUAN RIAU	534,993,368,355.06	27.43	44,428,293,961.19	1.76	13,568,842,176.17	0.67	17,716,140,195.40	0.71	1,611,747,404.54	0.42
11. JAKARTA	221,389,045,304.14	11.35	357,147,883,887.62	14.12	407,719,365,608.33	20.07	632,379,325,161.81	25.36	108,398,817,114.93	28.15
12. JAWA BARAT	122,901,553,069.42	6.30	1,038,816,141,465.80	41.07	496,705,359,183.88	24.45	511,187,148,466.38	20.50	101,940,362,910.58	26.47
13. JAWA TENGAH	190,115,848,088.32	9.75	92,678,372,867.55	3.66	81,320,207,931.81	4.00	137,070,844,871.87	5.50	17,031,191,918.23	4.42
14. DIY	2,436,837,556.66	0.12	12,483,326,480.38	0.49	14,793,258,708.11	0.73	16,697,188,703.35	0.67	2,003,774,864.40	0.52
15. JAWA TIMUR	76,196,679,626.73	3.91	312,690,832,380.93	12.36	280,644,236,212.19	13.82	372,839,254,435.71	14.95	28,162,523,593.88	7.31
16. BANTEN	38,906,665,733.40	1.99	185,839,434,029.04	7.35	233,786,351,077.23	11.51	226,861,950,860.37	9.10	41,646,529,856.28	10.82
17. BALI	72,052,360,064.62	3.69	49,132,026,576.67	1.94	52,681,466,162.45	2.59	57,638,794,012.88	2.31	15,706,154,713.54	4.08
18. NUSA TENGGARA BARAT	39,814,401,903.02	2.04	4,267,303,191.48	0.17	4,409,451,582.81	0.22	4,656,379,699.44	0.19	1,099,677,439.47	0.29
19. NUSA TENGGARA TIMUR	2,514,476,002.27	0.13	928,832,469.54	0.04	1,278,441,125.22	0.06	2,156,682,071.19	0.09	314,547,274.81	0.08
20. KALIMANTAN BARAT	1,298,919,038.07	0.07	4,249,411,367.35	0.17	3,675,803,858.46	0.18	4,590,576,374.10	0.18	478,520,507.71	0.12
21. KALIMANTAN TENGAH	4,656,123,231.57	0.24	3,636,902,395.29	0.14	9,891,068,399.76	0.49	6,955,955,341.86	0.28	348,820,655.39	0.09
22. KALIMANTAN SELATAN	47,712,986,661.04	2.45	16,871,600,421.60	0.67	12,868,292,299.01	0.63	23,343,052,823.22	0.94	677,310,479.85	0.18
23. KALIMANTAN TIMUR	13,420,348,796.17	0.69	64,846,231,682.24	2.56	41,363,877,255.04	2.04	60,396,687,753.28	2.42	10,672,978,786.41	2.77
24. SULA WESI UTARA	1,488,288,486.32	0.08	9,144,992,630.69	0.36	14,827,635,860.83	0.73	22,864,982,802.05	0.92	2,426,390,242.39	0.63
25. SULA WESI TENGAH	1,163,120,346.25	0.06	1,468,704,084.95	0.06	1,994,757,289.88	0.10	2,887,942,199.39	0.12	332,815,184.40	0.09
26. SULA WESI SELATAN	8,867,287,062.75	0.45	24,214,235,828.84	0.96	18,231,931,971.91	0.90	23,432,663,895.73	0.94	3,137,665,436.33	0.81
27. SULA WESI TENGGARA	6,837,191,590.35	0.35	9,795,335,565.70	0.39	21,169,714,790.37	1.04	10,247,841,585.17	0.41	108,187,061.19	0.03
28. GORONTALO	75,466,723.22	0.00	16,034,251,762.11	0.63	18,252,731,920.48	0.90	24,928,905,362.91	1.00	335,979,603.34	0.09
29. SULA WESI BARAT	6,947,185.20	0.00	670,826,724.60	0.03	2,667,241,336.37	0.13	1,354,787,875.30	0.05	62,700,807.07	0.02
30. MALUKU	107,193,498.85	0.01	680,805,112.24	0.03	1,691,321,071.57	0.08	1,738,443,110.05	0.07	714,988,171.45	0.19
31. MALUKU UTARA	34,296,851.94	0.00	554,263,273.90	0.02	727,521,195.58	0.04	974,262,517.95	0.04	114,156,430.61	0.03
32. PAPUA BARAT	138,153,246.09	0.01	2,377,473,057.04	0.09	2,650,973,690.10	0.13	3,000,253,012.56	0.12	326,189,050.34	0.08
33. PAPUA	2,399,446,606.94	0.12	2,167,273,072.00	0.09	4,476,643,303.95	0.22	4,665,298,562.92	0.19	1,049,852,436.35	0.27
<b>TOTAL</b>	<b>1,950,276,211,295.78</b>	<b>100.00</b>	<b>2,529,090,700,669.50</b>	<b>100.00</b>	<b>2,031,351,478,399.21</b>	<b>100.00</b>	<b>2,494,095,721,529.89</b>	<b>100.00</b>	<b>385,047,849,702.66</b>	<b>100.00</b>



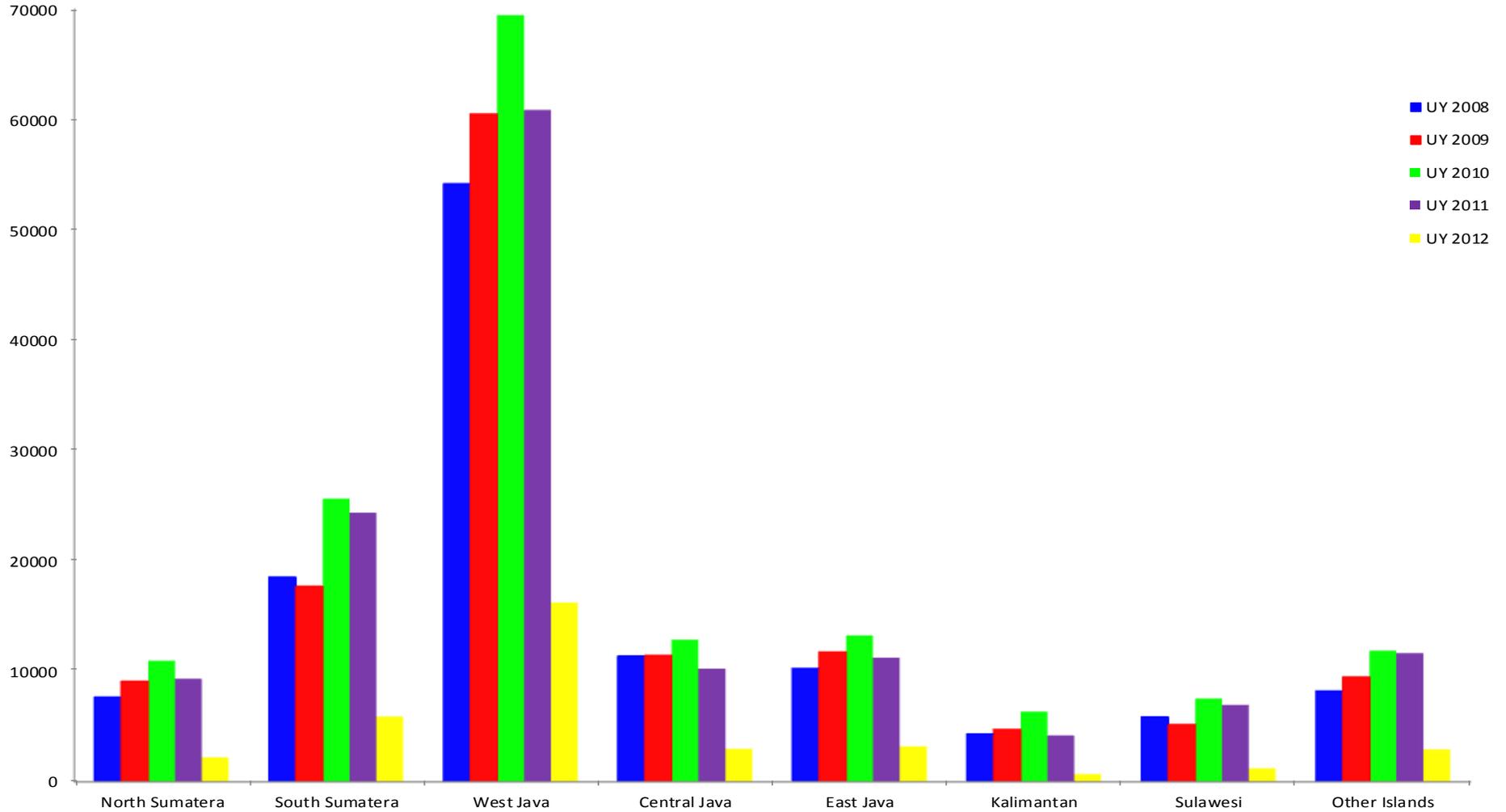
**Number Of Risk By Cresta Zone**  
As At 30/06/2012

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	546	626	476	125
MEDAN 1.2	4,692	5,177	5,355	4,970	1,410
OTHERS 1.3	2,372	3,369	4,980	3,887	678
<b>NORTH SUMATERA 1</b>	<b>7,671</b>	<b>9,092</b>	<b>10,961</b>	<b>9,333</b>	<b>2,213</b>
PADANG 2.1	4,208	4,200	8,208	9,542	2,676
PALEMBANG 2.2	1,506	1,595	1,449	1,101	245
OTHERS 2.3	12,832	11,921	16,006	13,736	2,978
<b>SOUTH SUMATERA 2</b>	<b>18,546</b>	<b>17,716</b>	<b>25,663</b>	<b>24,379</b>	<b>5,899</b>
JAKARTA 3.1	29,202	31,354	34,285	31,707	8,621
BANDUNG 3.2	4,593	1,319	1,651	1,089	381
OTHERS 3.3	20,403	27,869	33,544	28,098	7,219
<b>WEST JAVA 3</b>	<b>54,198</b>	<b>60,542</b>	<b>69,480</b>	<b>60,894</b>	<b>16,221</b>
SEMARANG 4.1	2,534	464	330	636	139
YOGYAKARTA 4.2	1,968	2,174	2,443	1,981	548
OTHERS 4.3	6,879	8,819	10,103	7,612	2,285
<b>CENTRAL JAVA 4</b>	<b>11,381</b>	<b>11,457</b>	<b>12,876</b>	<b>10,229</b>	<b>2,972</b>
SURABAYA 5.1	4,702	5,155	5,849	5,258	1,685
OTHERS 5.2	5,550	6,608	7,402	5,967	1,521
<b>EAST JAVA 5</b>	<b>10,252</b>	<b>11,763</b>	<b>13,251</b>	<b>11,225</b>	<b>3,206</b>
<b>KALIMANTAN 6</b>	<b>4,318</b>	<b>4,724</b>	<b>6,358</b>	<b>4,182</b>	<b>692</b>
UJUNG PANDANG 7.1	1,368	1,446	1,594	1,426	321
OTHERS 7.2	4,492	3,725	5,944	5,529	888
<b>SULAWESI 7</b>	<b>5,860</b>	<b>5,171</b>	<b>7,538</b>	<b>6,955</b>	<b>1,209</b>
<b>OTHER ISLANDS 8</b>	<b>8,221</b>	<b>9,484</b>	<b>11,862</b>	<b>11,638</b>	<b>2,923</b>
<b>TOTAL</b>	<b>120,447</b>	<b>129,949</b>	<b>157,989</b>	<b>138,835</b>	<b>35,335</b>

# Number of Risk By Cresta Zone

As at 30 June 2012



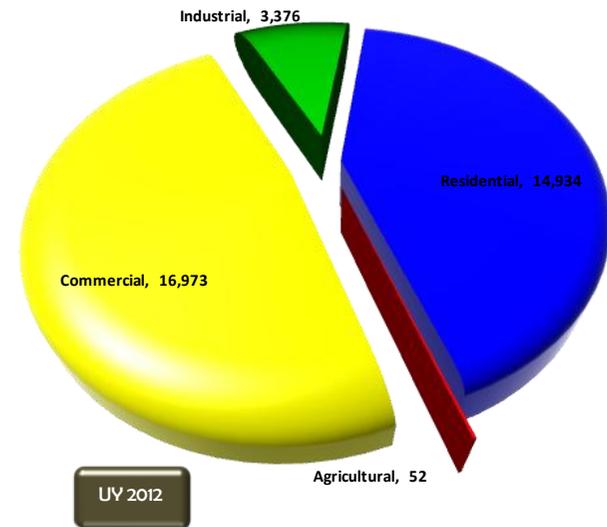
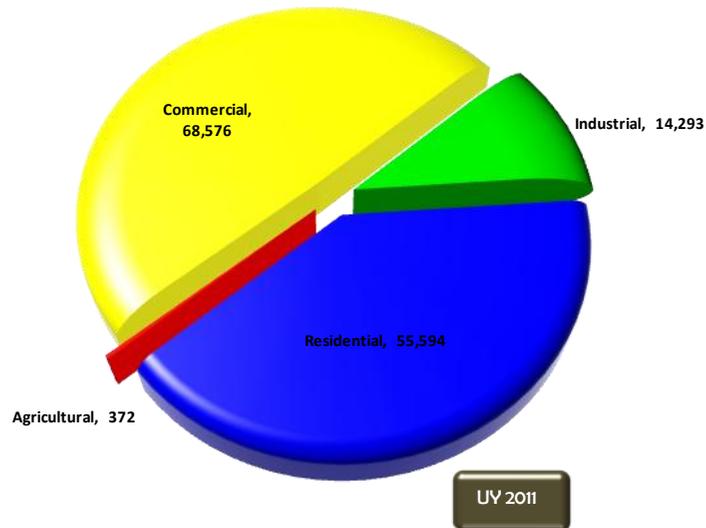
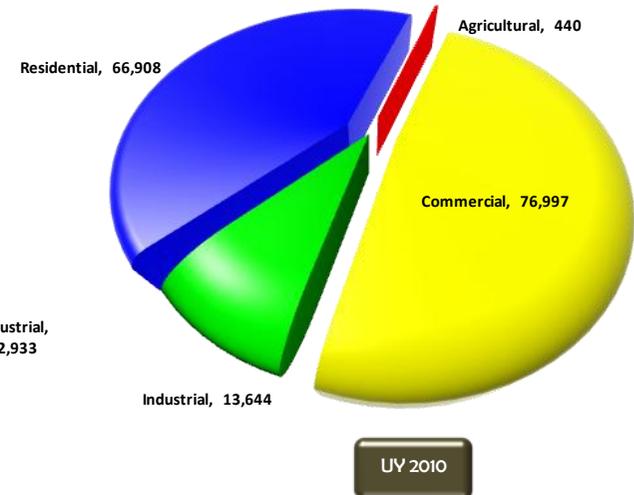
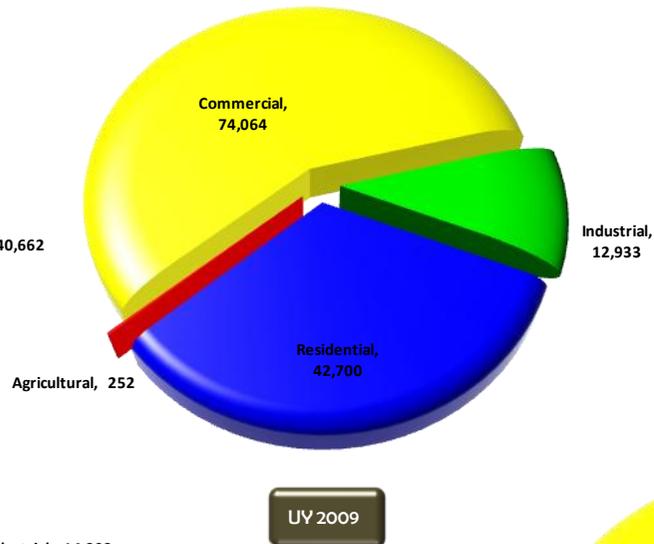
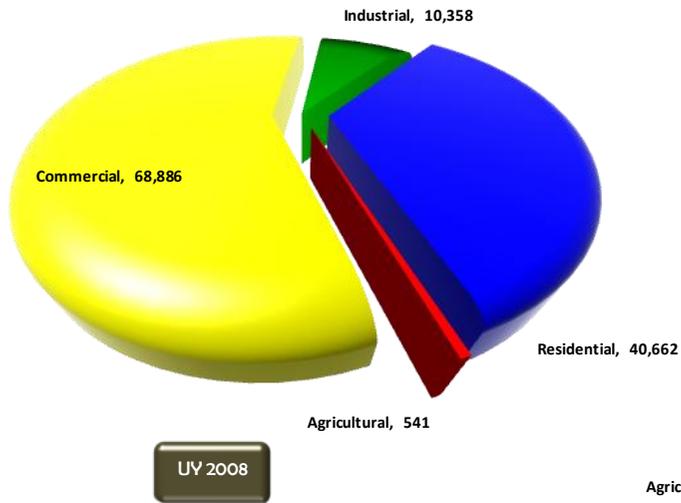


**Number Of Risk By Occupation**  
As At 30/06/2012

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	0.28%	372	0.27%	52	0.15%
COMMERCIAL	C	68,886	57.19%	74,064	56.99%	76,997	48.74%	68,576	49.39%	16,973	48.03%
INDUSTRIAL	I	10,358	8.60%	12,933	9.95%	13,644	8.64%	14,293	10.29%	3,376	9.55%
RESIDENTIAL	R	40,662	33.76%	42,700	32.86%	66,908	42.35%	55,594	40.04%	14,934	42.26%
<b>TOTAL</b>		120,447	100.00%	129,949	100.00%	157,989	100.00%	138,835	100.00%	35,335	100.00%

## Number of Risk By Occupation As at 30 June 2012





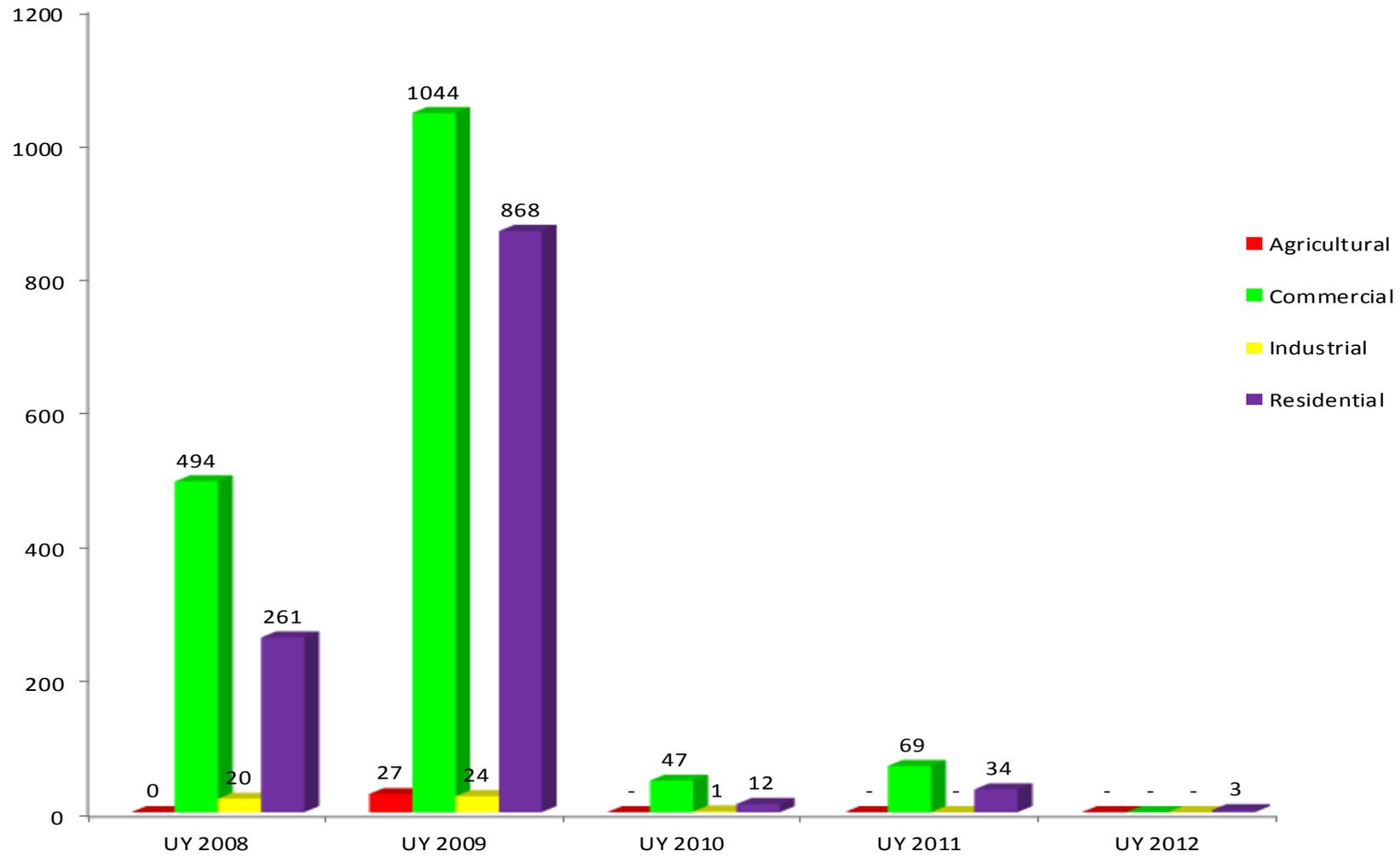
### Claim Frequency by Occupation

As At 30/06/2012

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	494	1,044	47	69	0
INDUSTRIAL	I	20	24	1	0	0
RESIDENTIAL	R	261	868	12	34	3
<b>TOTAL</b>		775	1,963	60	103	3

## Claim Frequency By Occupation As at 30 June 2012





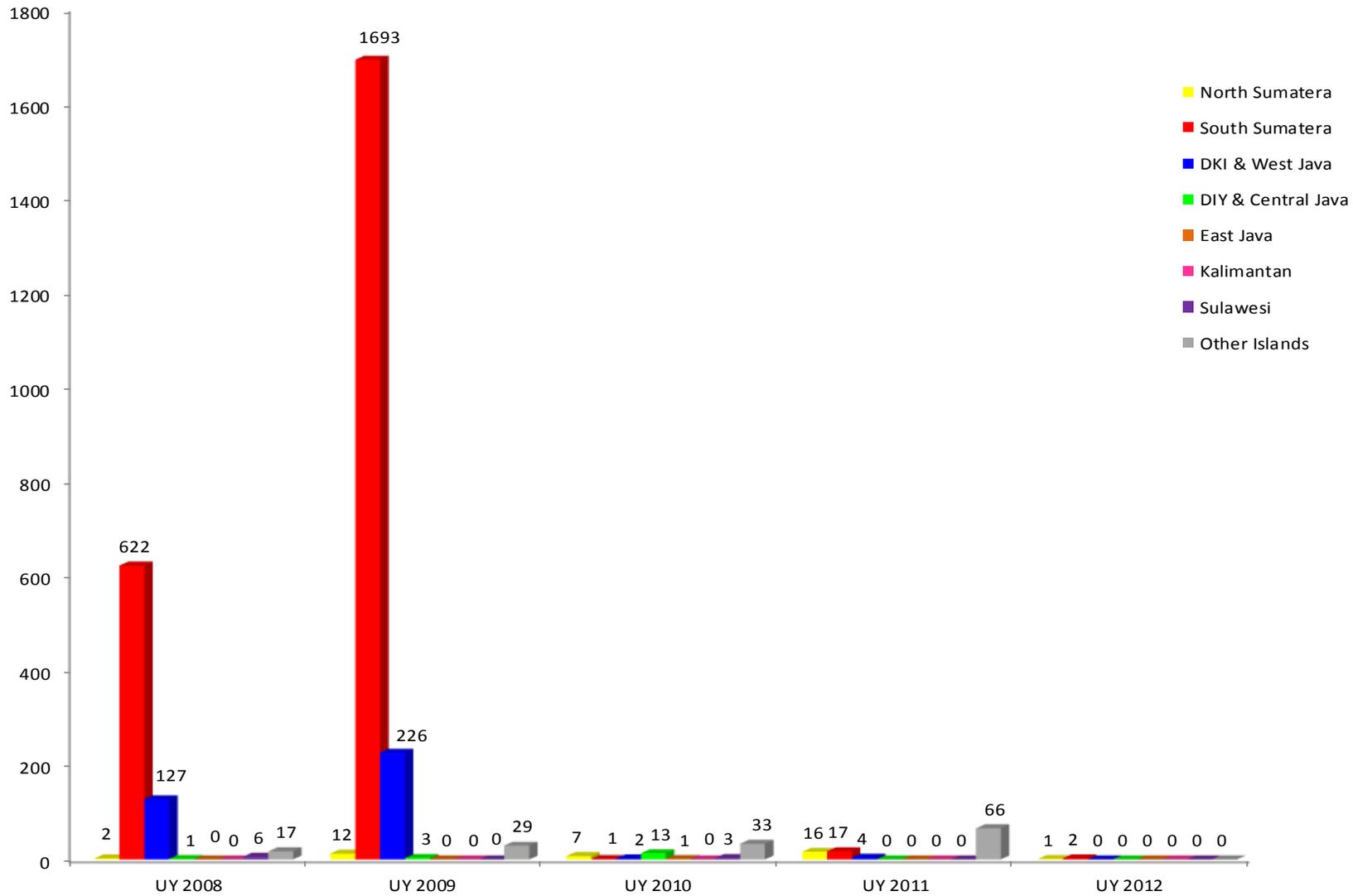
### Claim Frequency by Cresta Zone

As At 30/06/2012

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	7	0
OTHERS NORTH SUMATERA 1.3	1	2	2	1	0
NORTH SUMATERA 1	2	12	7	16	1
PADANG 2.1	605	1,677	0	7	0
PALEMBANG 2.2	0	0	0	0	0
OTHERS W/S SUMATERA 2.3	17	16	1	10	2
SOUTH SUMATERA 2	622	1,693	1	17	2
JAKARTA 3.1	27	40	1	3	0
BANDUNG 3.2	48	99	0	0	0
OTHERS WEST JAVA 3.3	52	87	1	1	0
WEST JAVA 3	127	226	2	4	0
SEMARANG 4.1	0	0	0	0	0
YOGYAKARTA 4.2	0	1	3	0	0
OTHERS CENTRAL JAVA 4.3	1	2	10	0	0
CENTRAL JAVA 4	1	3	13	0	0
SURABAYA 5.1	0	0	0	0	0
OTHERS EAST JAVA 5.2	0	0	1	0	0
EAST JAVA 5	0	0	1	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	0	0
SULAWESI 7	6	0	3	0	0
OTHER ISLANDS 8	17	29	33	66	0
<b>TOTAL</b>	<b>775</b>	<b>1,963</b>	<b>60</b>	<b>103</b>	<b>3</b>

## Claim Frequency By Cresta Zone As at 30 June 2012





Claim by Occupation

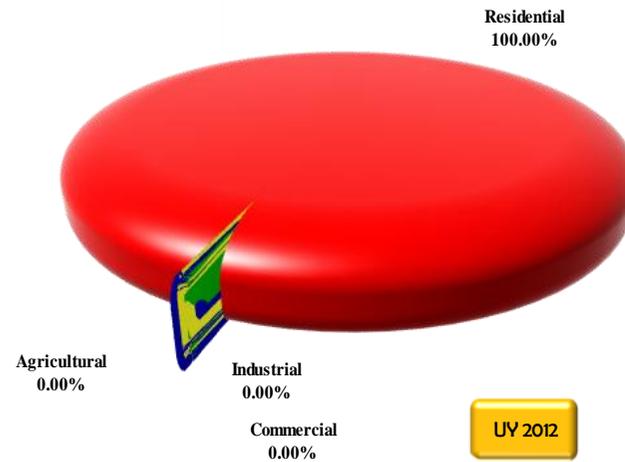
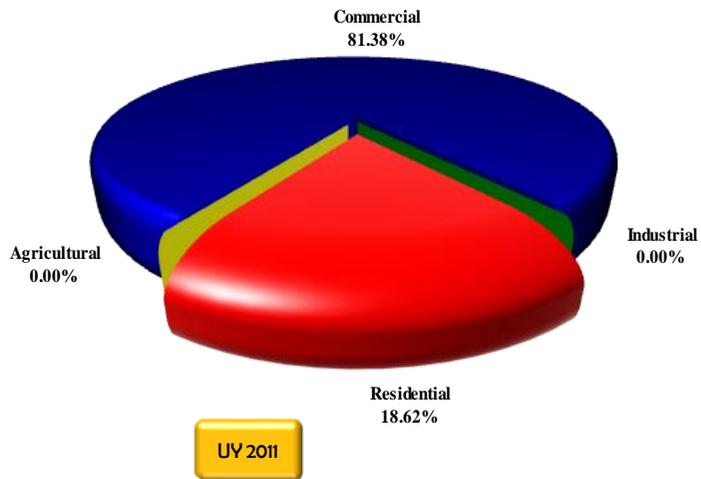
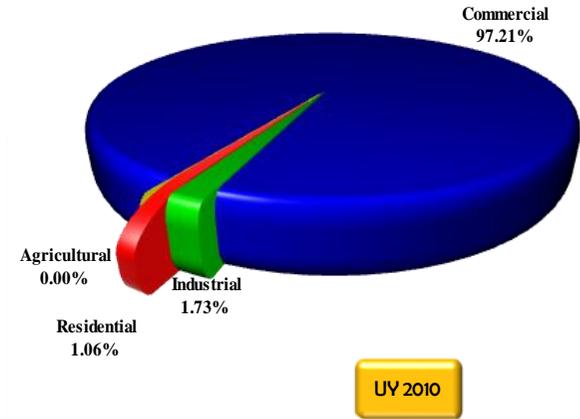
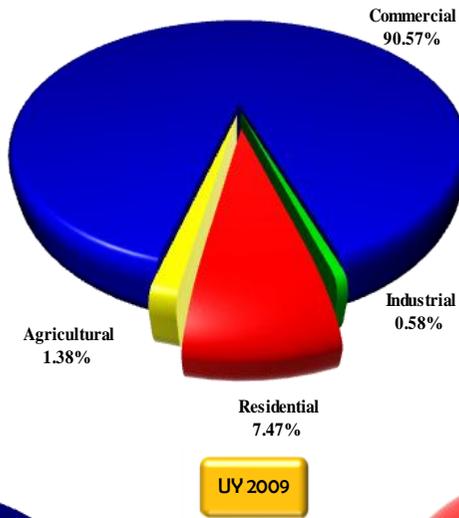
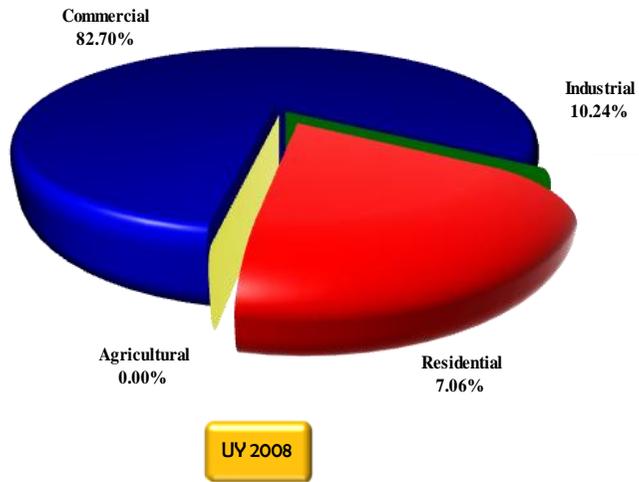
As At 30/06/2012

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	1.38%	0.00	0.00%	0.00	0.00%	0.00	0.00%
COMMERCIAL C	306,127,927,028.83	82.70%	926,970,022,121.23	90.57%	42,807,059,666.47	97.21%	12,541,048,129.49	81.38%	0.00	0.00%
INDUSTRIAL I	37,910,297,009.23	10.24%	5,939,897,111.61	0.58%	760,224,542.70	1.73%	0.00	0.00%	0.00	0.00%
RESIDENTIAL R	26,122,385,824.90	7.06%	76,413,900,137.92	7.47%	468,558,414.00	1.06%	2,869,828,136.86	18.62%	220,000,000.00	100.00%
<b>TOTAL</b>	<b>370,160,609,862.96</b>	<b>100.00%</b>	<b>1,023,445,716,667.00</b>	<b>100.00%</b>	<b>44,035,842,623.17</b>	<b>100.00%</b>	<b>15,410,876,266.35</b>	<b>100.00%</b>	<b>220,000,000.00</b>	<b>100.00%</b>

## Claim By Occupation As at 30 June 2012





### Claim by Cresta Zone

As At 30/06/2012

Table 5.4

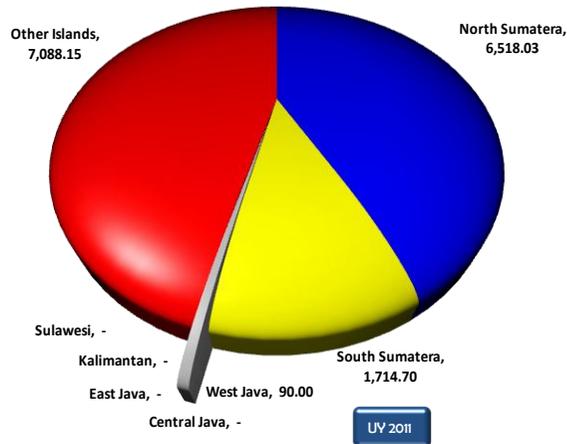
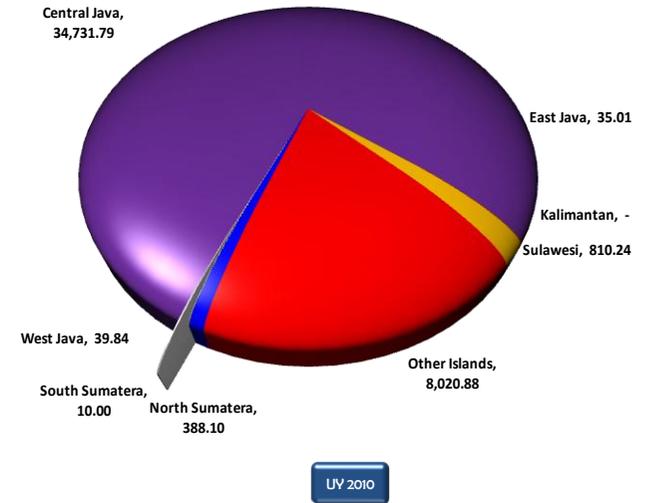
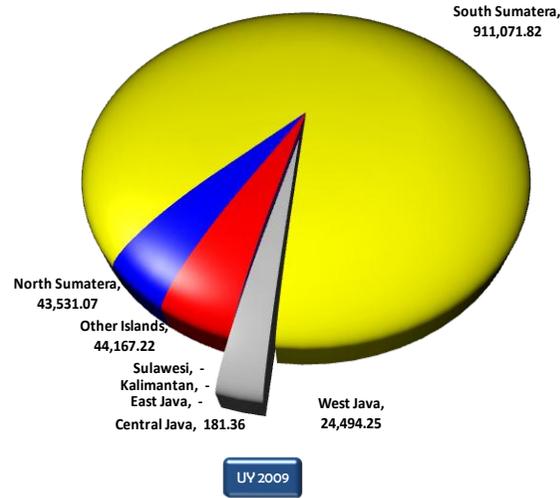
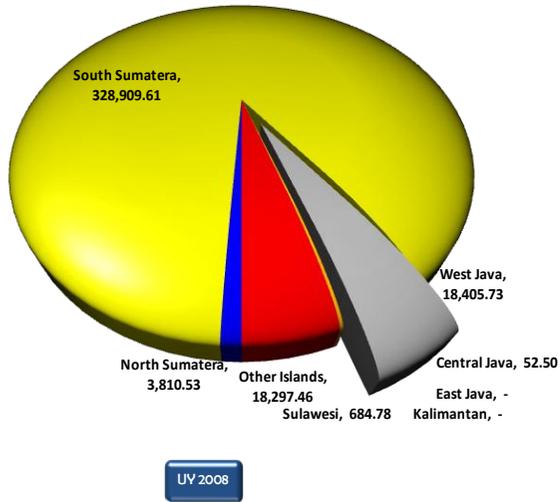
In IDR

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%	6,183,724,250.00	40.13%	100,000,000.00	45.45%
MEDAN 1.2	0.00	0.00%	0.00	0.00%	17,388,400.00	0.04%	272,115,427.45	1.77%	0.00	0.00%
OTHERS 1.3	3,756,546,790.80	1.01%	42,896,436,400.00	4.19%	175,000,000.00	0.40%	62,187,500.00	0.40%	0.00	0.00%
NORTH SUMATERA 1	3,810,527,365.80	1.03%	43,531,066,400.00	4.25%	388,099,751.00	0.88%	6,518,027,177.45	42.29%	100,000,000.00	45.45%
PADANG 2.1	319,520,561,882.39	86.32%	910,254,653,444.62	88.94%	0.00	0.00%	230,000,000.00	1.49%	0.00	0.00%
PALEMBANG 2.2	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
OTHERS 2.3	9,389,051,716.41	2.54%	817,167,266.30	0.08%	10,000,000.00	0.02%	1,484,698,000.00	9.63%	120,000,000.00	54.55%
SOUTH SUMATERA 2	328,909,613,598.80	88.86%	911,071,820,710.92	89.02%	10,000,000.00	0.02%	1,714,698,000.00	11.13%	120,000,000.00	54.55%
JAKARTA 3.1	9,392,558,964.12	2.54%	1,993,405,735.94	0.19%	2,508,000.00	0.01%	70,000,000.00	0.45%	0.00	0.00%
BANDUNG 3.2	4,055,005,413.31	1.10%	16,869,417,480.84	1.65%	0.00	0.00%	0.00	0.00%	0.00	0.00%
OTHERS 3.3	4,958,162,329.82	1.34%	5,631,426,226.10	0.55%	37,327,390.00	0.08%	20,000,000.00	0.13%	0.00	0.00%
WEST JAVA 3	18,405,726,707.25	4.97%	24,494,249,442.88	2.39%	39,835,390.00	0.09%	90,000,000.00	0.58%	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%	30,159,054,600.00	68.49%	0.00	0.00%	0.00	0.00%
OTHERS 4.3	52,500,000.00	0.01%	9,854,250.00	0.00%	4,572,731,221.33	10.38%	0.00	0.00%	0.00	0.00%
CENTRAL JAVA 4	52,500,000.00	0.01%	181,362,006.40	0.02%	34,731,785,821.33	78.87%	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%	35,008,723.00	0.08%	0.00	0.00%	0.00	0.00%
EAST JAVA 5	0.00	0.00%	0.00	0.00%	35,008,723.00	0.08%	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%
UJUNG PANDANG 7.1	0.00	0.00%	0.00	0.00%	760,224,542.70	1.73%	0.00	0.00%	0.00	0.00%
OTHERS 7.2	684,777,865.11	0.18%	0.00	0.00%	50,011,945.00	0.11%	0.00	0.00%	0.00	0.00%
SULAWESI 7	684,777,865.11	0.18%	0.00	0.00%	810,236,487.70	1.84%	0.00	0.00%	0.00	0.00%
OTHER ISLANDS 8	18,297,464,326.00	4.94%	44,167,218,106.80	4.32%	8,020,876,450.14	18.21%	7,088,151,088.90	45.99%	0.00	0.00%
<b>TOTAL</b>	<b>370,160,609,862.96</b>	<b>100.00%</b>	<b>1,023,445,716,667.00</b>	<b>100.00%</b>	<b>44,035,842,623.17</b>	<b>100.00%</b>	<b>15,410,876,266.35</b>	<b>100.00%</b>	<b>220,000,000.00</b>	<b>100.00%</b>

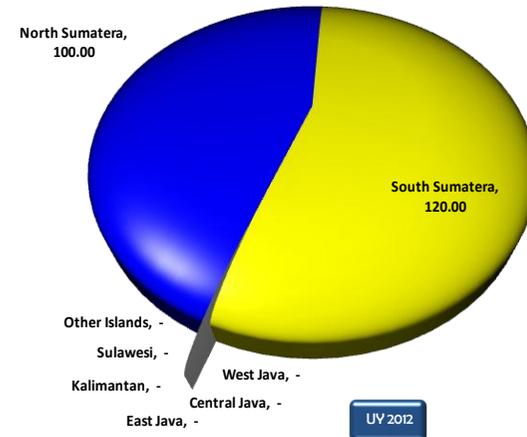
# Claim By Cresta Zone

As at 30 June 2012

(in Million IDR)



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





PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/6/2012

UNDERWRITING YEAR : 2008 - 2012  
 OCCUPATION : ALL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(j)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	66,786	66,786	11.46	11.46	2,362.15	2,362.15	0.03	0.03	98	98	3.37	3.37	2,520.68	2,520.68	0.17	0.17	106.71	106.71
2	50.00	100.00	45,342	112,128	7.78	19.25	4,965.98	7,328.13	0.05	0.08	189	287	6.51	9.88	4,958.82	7,479.51	0.34	0.51	99.86	102.07
3	100.00	200.00	66,293	178,421	11.38	30.63	14,009.95	21,338.08	0.15	0.23	415	702	14.29	24.17	12,478.87	19,958.38	0.86	1.37	89.07	93.53
4	200.00	300.00	46,355	224,776	7.96	38.58	16,126.75	37,464.83	0.17	0.40	332	1,034	11.43	35.61	18,811.25	38,769.63	1.29	2.67	116.65	103.48
5	300.00	500.00	68,199	292,975	11.71	50.29	38,006.63	75,471.46	0.40	0.80	485	1,519	16.70	52.31	59,665.33	98,434.96	4.11	6.77	156.99	130.43
6	500.00	750.00	53,799	346,774	9.24	59.53	45,803.69	121,275.16	0.49	1.29	249	1,768	8.57	60.88	48,194.20	146,629.17	3.32	10.09	105.22	120.91
7	750.00	1,000.00	46,916	393,690	8.05	67.58	55,751.28	177,026.44	0.59	1.89	204	1,972	7.02	67.91	33,341.65	179,970.82	2.29	12.38	59.80	101.66
8	1,000.00	1,500.00	39,710	433,400	6.82	74.40	66,547.98	243,574.42	0.71	2.59	147	2,119	5.06	72.97	41,555.79	221,526.61	2.86	15.24	62.44	90.95
9	1,500.00	2,000.00	24,953	458,353	4.28	78.68	59,369.24	302,943.66	0.63	3.23	105	2,224	3.62	76.58	48,418.50	269,945.11	3.33	18.57	81.55	89.11
10	2,000.00	2,500.00	15,344	473,697	2.63	81.31	46,377.69	349,321.34	0.49	3.72	66	2,290	2.27	78.86	31,067.32	301,012.44	2.14	20.71	66.99	86.17
11	2,500.00	3,000.00	12,360	486,057	2.12	83.44	45,708.18	395,029.52	0.49	4.21	44	2,334	1.52	80.37	15,178.79	316,191.23	1.04	21.76	33.21	80.04
12	3,000.00	4,000.00	15,504	501,561	2.66	86.10	72,091.21	467,120.74	0.77	4.97	65	2,399	2.24	82.61	28,633.16	344,824.39	1.97	23.73	39.72	73.82
13	4,000.00	5,000.00	10,989	512,550	1.89	87.98	66,670.00	533,790.74	0.71	5.68	51	2,450	1.76	84.37	22,327.90	367,152.30	1.54	25.26	33.49	68.78
14	5,000.00	7,500.00	14,991	527,541	2.57	90.56	122,957.60	656,748.34	1.31	6.99	62	2,512	2.13	86.50	23,332.85	390,485.15	1.61	26.87	18.98	59.46
15	7,500.00	10,000.00	10,059	537,600	1.73	92.28	118,161.09	774,909.43	1.26	8.25	73	2,585	2.51	89.02	57,247.65	447,732.79	3.94	30.81	48.45	57.78
16	10,000.00	20,000.00	15,857	553,457	2.72	95.01	302,834.41	1,077,743.84	3.23	11.48	92	2,677	3.17	92.18	152,941.08	600,673.88	10.52	41.33	50.50	55.73
17	20,000.00	50,000.00	13,896	567,353	2.39	97.39	567,196.27	1,644,940.11	6.04	17.52	66	2,743	2.27	94.46	154,236.10	754,909.98	10.61	51.95	27.19	45.89
18	50,000.00	100,000.0	6,514	573,867	1.12	98.51	578,111.20	2,223,051.31	6.16	23.68	41	2,784	1.41	95.87	100,255.34	855,165.31	6.90	58.84	17.34	38.47
19	100,000.00	500,000.0	6,897	580,764	1.18	99.69	1,780,324.36	4,003,375.67	18.96	42.64	82	2,866	2.82	98.69	194,764.92	1,049,930.23	13.40	72.25	10.94	26.23
20	500,000.00	UP	1,791	582,555	0.31	100.00	5,386,486.29	9,389,861.96	57.36	100.00	38	2,904	1.31	100.00	403,342.82	1,453,273.05	27.75	100.00	7.49	15.48



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2012  
OCCUPATION : ALL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q <sup>i</sup>
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	1,414	1,414	4.00	4.00	65.09	65.09	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	2,281	3,695	6.46	10.46	246.88	311.97	0.06	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	3,660	7,355	10.36	20.82	840.35	1,152.32	0.22	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	3,102	10,457	8.78	29.59	1,160.34	2,312.66	0.30	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	4,918	15,375	13.92	43.51	2,883.46	5,196.12	0.75	1.35	1	1	33.33	33.33	70.00	70.00	31.82	31.82	2.43	1.35
6	500.00	750.00	3,407	18,782	9.64	53.15	3,024.20	8,220.32	0.79	2.13	0	1	0.00	33.33	0.00	70.00	0.00	31.82	0.00	0.85
7	750.00	1,000.00	3,127	21,909	8.85	62.00	4,029.65	12,249.98	1.05	3.18	0	1	0.00	33.33	0.00	70.00	0.00	31.82	0.00	0.57
8	1,000.00	1,500.00	2,893	24,802	8.19	70.19	5,199.44	17,449.42	1.35	4.53	1	2	33.33	66.67	50.00	120.00	22.73	54.55	0.96	0.69
9	1,500.00	2,000.00	1,789	26,591	5.06	75.25	4,526.93	21,976.35	1.18	5.71	0	2	0.00	66.67	0.00	120.00	0.00	54.55	0.00	0.55
10	2,000.00	2,500.00	1,119	27,710	3.17	78.42	3,603.61	25,579.96	0.94	6.64	0	2	0.00	66.67	0.00	120.00	0.00	54.55	0.00	0.47
11	2,500.00	3,000.00	962	28,672	2.72	81.14	3,783.11	29,363.07	0.98	7.63	0	2	0.00	66.67	0.00	120.00	0.00	54.55	0.00	0.41
12	3,000.00	4,000.00	1,190	29,862	3.37	84.51	5,828.22	35,191.29	1.51	9.14	0	2	0.00	66.67	0.00	120.00	0.00	54.55	0.00	0.34
13	4,000.00	5,000.00	844	30,706	2.39	86.90	5,347.77	40,539.07	1.39	10.53	0	2	0.00	66.67	0.00	120.00	0.00	54.55	0.00	0.30
14	5,000.00	7,500.00	1,075	31,781	3.04	89.94	9,117.29	49,656.36	2.37	12.90	0	2	0.00	66.67	0.00	120.00	0.00	54.55	0.00	0.24
15	7,500.00	10,000.00	721	32,502	2.04	91.98	8,819.31	58,475.67	2.29	15.19	0	2	0.00	66.67	0.00	120.00	0.00	54.55	0.00	0.21
16	10,000.00	20,000.00	1,050	33,552	2.97	94.95	20,700.42	79,176.08	5.38	20.56	1	3	33.33	100.00	100.00	220.00	45.45	100.00	0.48	0.28
17	20,000.00	50,000.00	880	34,432	2.49	97.44	38,078.29	117,254.37	9.89	30.45	0	3	0.00	100.00	0.00	220.00	0.00	100.00	0.00	0.19
18	50,000.00	100,000.0	424	34,856	1.20	98.64	41,688.54	158,942.91	10.83	41.28	0	3	0.00	100.00	0.00	220.00	0.00	100.00	0.00	0.14
19	100,000.00	500,000.0	412	35,268	1.17	99.81	113,772.51	272,715.42	29.55	70.83	0	3	0.00	100.00	0.00	220.00	0.00	100.00	0.00	0.08
20	500,000.00	UP	67	35,335	0.19	100.00	112,332.43	385,047.85	29.17	100.00	0	3	0.00	100.00	0.00	220.00	0.00	100.00	0.00	0.06



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2011  
 OCCUPATION : ALL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(l)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	10,987	10,987	7.91	7.91	441.74	441.74	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	9,614	20,601	6.92	14.84	1,103.08	1,544.82	0.04	0.06	2	2	1.94	1.94	53.80	53.80	0.35	0.35	4.88	3.48
3	100.00	200.00	16,329	36,930	11.76	26.60	3,646.87	5,191.68	0.15	0.21	3	5	2.91	4.85	213.82	267.63	1.39	1.74	5.86	5.15
4	200.00	300.00	12,008	48,938	8.65	35.25	4,387.87	9,579.55	0.18	0.38	4	9	3.88	8.74	62.20	329.83	0.40	2.14	1.42	3.44
5	300.00	500.00	17,717	66,655	12.76	48.01	10,501.64	20,081.19	0.42	0.81	26	35	25.24	33.98	380.30	710.13	2.47	4.61	3.62	3.54
6	500.00	750.00	11,829	78,484	8.52	56.53	10,361.38	30,442.57	0.42	1.22	7	42	6.80	40.78	303.93	1,014.06	1.97	6.58	2.93	3.33
7	750.00	1,000.00	10,391	88,875	7.48	64.01	13,166.53	43,609.10	0.53	1.75	2	44	1.94	42.72	53.71	1,067.77	0.35	6.93	0.41	2.45
8	1,000.00	1,500.00	9,978	98,853	7.19	71.20	17,636.96	61,246.06	0.71	2.46	3	47	2.91	45.63	278.64	1,346.42	1.81	8.74	1.58	2.20
9	1,500.00	2,000.00	6,518	105,371	4.69	75.90	16,264.47	77,510.53	0.65	3.11	5	52	4.85	50.49	500.98	1,847.40	3.25	11.99	3.08	2.38
10	2,000.00	2,500.00	4,187	109,558	3.02	78.91	13,251.17	90,761.69	0.53	3.64	2	54	1.94	52.43	33.38	1,880.77	0.22	12.20	0.25	2.07
11	2,500.00	3,000.00	3,363	112,921	2.42	81.33	13,121.43	103,883.12	0.53	4.17	4	58	3.88	56.31	744.63	2,625.40	4.83	17.04	5.67	2.53
12	3,000.00	4,000.00	4,310	117,231	3.10	84.44	20,893.22	124,776.34	0.84	5.00	5	63	4.85	61.17	238.20	2,863.61	1.55	18.58	1.14	2.29
13	4,000.00	5,000.00	3,024	120,255	2.18	86.62	19,205.34	143,981.69	0.77	5.77	2	65	1.94	63.11	532.35	3,395.95	3.45	22.04	2.77	2.36
14	5,000.00	7,500.00	4,080	124,335	2.94	89.56	35,333.18	179,314.87	1.42	7.19	4	69	3.88	66.99	2,547.32	5,943.28	16.53	38.57	7.21	3.31
15	7,500.00	10,000.00	2,684	127,019	1.93	91.49	33,129.61	212,444.47	1.33	8.52	7	76	6.80	73.79	596.12	6,539.40	3.87	42.43	1.80	3.08
16	10,000.00	20,000.00	4,249	131,268	3.06	94.55	84,193.90	296,638.37	3.38	11.89	8	84	7.77	81.55	1,193.28	7,732.68	7.74	50.18	1.42	2.61
17	20,000.00	50,000.00	3,654	134,922	2.63	97.18	156,463.55	453,101.92	6.27	18.17	8	92	7.77	89.32	304.60	8,037.28	1.98	52.15	0.19	1.77
18	50,000.00	100,000.0	1,656	136,578	1.19	98.37	153,751.67	606,853.59	6.16	24.33	4	96	3.88	93.20	1,496.27	9,533.55	9.71	61.86	0.97	1.57
19	100,000.00	500,000.0	1,758	138,336	1.27	99.64	472,529.39	1,079,382.99	18.95	43.28	7	103	6.80	100.00	5,877.33	15,410.88	38.14	100.00	1.24	1.43
20	500,000.00	UP	499	138,835	0.36	100.00	1,414,712.74	2,494,095.72	56.72	100.00	0	103	0.00	100.00	0.00	15,410.88	0.00	100.00	0.00	0.62



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2010  
OCCUPATION : ALL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(l)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/Σ(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	16,938	16,938	10.72	10.72	625.20	625.20	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	13,474	30,412	8.53	19.25	1,569.75	2,194.95	0.08	0.11	1	1	1.67	1.67	97.85	97.85	0.22	0.22	6.23	4.46
3	100.00	200.00	19,175	49,587	12.14	31.39	4,188.78	6,383.73	0.21	0.31	2	3	3.33	5.00	27.92	125.77	0.06	0.29	0.67	1.97
4	200.00	300.00	12,517	62,104	7.92	39.31	4,554.86	10,938.59	0.22	0.54	4	7	6.67	11.67	169.50	295.27	0.38	0.67	3.72	2.70
5	300.00	500.00	17,833	79,937	11.29	50.60	10,386.41	21,325.00	0.51	1.05	3	10	5.00	16.67	73.04	368.31	0.17	0.84	0.70	1.73
6	500.00	750.00	15,634	95,571	9.90	60.49	13,759.09	35,084.09	0.68	1.73	3	13	5.00	21.67	217.05	585.36	0.49	1.33	1.58	1.67
7	750.00	1,000.00	14,096	109,667	8.92	69.41	16,927.55	52,011.64	0.83	2.56	3	16	5.00	26.67	76.64	662.00	0.17	1.50	0.45	1.27
8	1,000.00	1,500.00	10,562	120,229	6.69	76.10	18,089.15	70,100.78	0.89	3.45	4	20	6.67	33.33	426.09	1,088.09	0.97	2.47	2.36	1.55
9	1,500.00	2,000.00	6,516	126,745	4.12	80.22	16,220.34	86,321.12	0.80	4.25	3	23	5.00	38.33	886.82	1,974.91	2.01	4.48	5.47	2.29
10	2,000.00	2,500.00	4,193	130,938	2.65	82.88	13,179.86	99,500.98	0.65	4.90	5	28	8.33	46.67	108.82	2,083.74	0.25	4.73	0.83	2.09
11	2,500.00	3,000.00	3,244	134,182	2.05	84.93	12,400.70	111,901.68	0.61	5.51	4	32	6.67	53.33	515.49	2,599.23	1.17	5.90	4.16	2.32
12	3,000.00	4,000.00	3,965	138,147	2.51	87.44	19,405.51	131,307.18	0.96	6.46	2	34	3.33	56.67	365.48	2,964.71	0.83	6.73	1.88	2.26
13	4,000.00	5,000.00	2,782	140,929	1.76	89.20	17,708.19	149,015.38	0.87	7.34	3	37	5.00	61.67	226.56	3,191.27	0.51	7.25	1.28	2.14
14	5,000.00	7,500.00	3,754	144,683	2.38	91.58	31,795.17	180,810.55	1.57	8.90	2	39	3.33	65.00	325.00	3,516.27	0.74	7.99	1.02	1.94
15	7,500.00	10,000.00	2,425	147,108	1.53	93.11	29,971.73	210,782.28	1.48	10.38	2	41	3.33	68.33	12.69	3,528.96	0.03	8.01	0.04	1.67
16	10,000.00	20,000.00	3,872	150,980	2.45	95.56	77,132.34	287,914.62	3.80	14.17	1	42	1.67	70.00	36.29	3,565.25	0.08	8.10	0.05	1.24
17	20,000.00	50,000.00	3,328	154,308	2.11	97.67	141,399.85	429,314.47	6.96	21.13	3	45	5.00	75.00	64.39	3,629.65	0.15	8.24	0.05	0.85
18	50,000.00	100,000.0	1,577	155,885	1.00	98.67	144,994.95	574,309.42	7.14	28.27	6	51	10.00	85.00	201.12	3,830.76	0.46	8.70	0.14	0.67
19	100,000.00	500,000.0	1,682	157,567	1.06	99.73	428,095.72	1,002,405.14	21.07	49.35	5	56	8.33	93.33	4,271.63	8,102.39	9.70	18.40	1.00	0.81
20	500,000.00	UP	422	157,989	0.27	100.00	1,028,946.33	2,031,351.48	50.65	100.00	4	60	6.67	100.00	35,933.45	44,035.84	81.60	100.00	3.49	2.17



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2009  
OCCUPATION : ALL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(j)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	17,682	17,682	13.61	13.61	583.65	583.65	0.02	0.02	86	86	4.38	4.38	2,306.64	2,306.64	0.23	0.23	395.21	395.21
2	50.00	100.00	9,390	27,072	7.23	20.83	1,010.88	1,594.53	0.04	0.06	147	233	7.49	11.87	3,833.02	6,139.65	0.37	0.60	379.18	385.04
3	100.00	200.00	13,739	40,811	10.57	31.41	2,760.23	4,354.77	0.11	0.17	304	537	15.49	27.36	10,095.68	16,235.33	0.99	1.59	365.75	372.82
4	200.00	300.00	9,734	50,545	7.49	38.90	3,147.22	7,501.99	0.12	0.30	240	777	12.23	39.58	14,533.73	30,769.06	1.42	3.01	461.80	410.15
5	300.00	500.00	14,543	65,088	11.19	50.09	7,495.35	14,997.34	0.30	0.59	341	1,118	17.37	56.95	42,188.12	72,957.17	4.12	7.13	562.86	486.47
6	500.00	750.00	12,432	77,520	9.57	59.65	10,064.12	25,061.46	0.40	0.99	177	1,295	9.02	65.97	35,558.16	108,515.34	3.47	10.60	353.32	433.00
7	750.00	1,000.00	11,476	88,996	8.83	68.49	12,857.70	37,919.16	0.51	1.50	153	1,448	7.79	73.76	23,207.11	131,722.44	2.27	12.87	180.49	347.38
8	1,000.00	1,500.00	8,832	97,828	6.80	75.28	13,615.22	51,534.38	0.54	2.04	88	1,536	4.48	78.25	25,943.71	157,666.16	2.53	15.41	190.55	305.94
9	1,500.00	2,000.00	5,399	103,227	4.15	79.44	11,675.72	63,210.10	0.46	2.50	66	1,602	3.36	81.61	26,292.00	183,958.16	2.57	17.97	225.19	291.03
10	2,000.00	2,500.00	3,083	106,310	2.37	81.81	8,440.26	71,650.36	0.33	2.83	34	1,636	1.73	83.34	21,505.87	205,464.03	2.10	20.08	254.80	286.76
11	2,500.00	3,000.00	2,608	108,918	2.01	83.82	8,676.99	80,327.35	0.34	3.18	24	1,660	1.22	84.56	7,780.80	213,244.83	0.76	20.84	89.67	265.47
12	3,000.00	4,000.00	3,199	112,117	2.46	86.28	13,528.94	93,856.29	0.53	3.71	38	1,698	1.94	86.50	13,931.09	227,175.91	1.36	22.20	102.97	242.05
13	4,000.00	5,000.00	2,286	114,403	1.76	88.04	12,512.94	106,369.23	0.49	4.21	23	1,721	1.17	87.67	15,002.13	242,178.04	1.47	23.66	119.89	227.68
14	5,000.00	7,500.00	3,174	117,577	2.44	90.48	23,921.11	130,290.33	0.95	5.15	38	1,759	1.94	89.61	16,792.49	258,970.52	1.64	25.30	70.20	198.76
15	7,500.00	10,000.00	2,133	119,710	1.64	92.12	22,782.06	153,072.40	0.90	6.05	42	1,801	2.14	91.75	38,225.48	297,196.01	3.73	29.04	167.79	194.15
16	10,000.00	20,000.00	3,535	123,245	2.72	94.84	62,685.87	215,758.27	2.48	8.53	52	1,853	2.65	94.40	115,871.31	413,067.32	11.32	40.36	184.84	191.45
17	20,000.00	50,000.00	3,231	126,476	2.49	97.33	115,357.79	331,116.06	4.56	13.09	37	1,890	1.88	96.28	134,818.91	547,886.23	13.17	53.53	116.87	165.47
18	50,000.00	100,000.0	1,493	127,969	1.15	98.48	111,941.24	443,057.30	4.43	17.52	14	1,904	0.71	96.99	10,575.09	558,461.32	1.03	54.57	9.45	126.05
19	100,000.00	500,000.0	1,575	129,544	1.21	99.69	373,053.69	816,110.99	14.75	32.27	40	1,944	2.04	99.03	134,045.10	692,506.41	13.10	67.66	35.93	84.85
20	500,000.00	UP	405	129,949	0.31	100.00	1,712,979.71	2,529,090.70	67.73	100.00	19	1,963	0.97	100.00	330,939.30	1,023,445.72	32.34	100.00	19.32	40.47



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2008  
OCCUPATION : ALL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(l)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	19,765	19,765	16.41	16.41	646.47	646.47	0.03	0.03	12	12	1.55	1.55	214.05	214.05	0.06	0.06	33.11	33.11
2	50.00	100.00	10,583	30,348	8.79	25.20	1,035.39	1,681.86	0.05	0.09	39	51	5.03	6.58	974.15	1,188.20	0.26	0.32	94.09	70.65
3	100.00	200.00	13,390	43,738	11.12	36.31	2,573.72	4,255.58	0.13	0.22	106	157	13.68	20.26	2,141.45	3,329.65	0.58	0.90	83.20	78.24
4	200.00	300.00	8,994	52,732	7.47	43.78	2,876.46	7,132.04	0.15	0.37	84	241	10.84	31.10	4,045.83	7,375.48	1.09	1.99	140.65	103.41
5	300.00	500.00	13,188	65,920	10.95	54.73	6,739.77	13,871.81	0.35	0.71	114	355	14.71	45.81	16,953.87	24,329.35	4.58	6.57	251.55	175.39
6	500.00	750.00	10,497	76,417	8.72	63.44	8,594.90	22,466.71	0.44	1.15	62	417	8.00	53.81	12,115.06	36,444.41	3.27	9.85	140.96	162.22
7	750.00	1,000.00	7,826	84,243	6.50	69.94	8,769.86	31,236.57	0.45	1.60	46	463	5.94	59.74	10,004.18	46,448.60	2.70	12.55	114.07	148.70
8	1,000.00	1,500.00	7,445	91,688	6.18	76.12	12,007.22	43,243.78	0.62	2.22	51	514	6.58	66.32	14,857.34	61,305.94	4.01	16.56	123.74	141.77
9	1,500.00	2,000.00	4,731	96,419	3.93	80.05	10,681.78	53,925.56	0.55	2.77	31	545	4.00	70.32	20,738.71	82,044.65	5.60	22.16	194.15	152.14
10	2,000.00	2,500.00	2,762	99,181	2.29	82.34	7,902.79	61,828.35	0.41	3.17	25	570	3.23	73.55	9,419.25	91,463.90	2.54	24.71	119.19	147.93
11	2,500.00	3,000.00	2,183	101,364	1.81	84.16	7,725.95	69,554.30	0.40	3.57	12	582	1.55	75.10	6,137.87	97,601.77	1.66	26.37	79.44	140.32
12	3,000.00	4,000.00	2,840	104,204	2.36	86.51	12,435.33	81,989.63	0.64	4.20	20	602	2.58	77.68	14,098.39	111,700.16	3.81	30.18	113.37	136.24
13	4,000.00	5,000.00	2,053	106,257	1.70	88.22	11,895.75	93,885.38	0.61	4.81	23	625	2.97	80.65	6,566.87	118,267.03	1.77	31.95	55.20	125.97
14	5,000.00	7,500.00	2,908	109,165	2.41	90.63	22,790.85	116,676.23	1.17	5.98	18	643	2.32	82.97	3,668.04	121,935.07	0.99	32.94	16.09	104.51
15	7,500.00	10,000.00	2,096	111,261	1.74	92.37	23,458.38	140,134.61	1.20	7.19	22	665	2.84	85.81	18,413.35	140,348.43	4.97	37.92	78.49	100.15
16	10,000.00	20,000.00	3,151	114,412	2.62	94.99	58,121.88	198,256.50	2.98	10.17	30	695	3.87	89.68	35,740.20	176,088.63	9.66	47.57	61.49	88.82
17	20,000.00	50,000.00	2,803	117,215	2.33	97.32	115,896.79	314,153.29	5.94	16.11	18	713	2.32	92.00	19,048.20	195,136.82	5.15	52.72	16.44	62.12
18	50,000.00	100,000.0	1,364	118,579	1.13	98.45	125,734.80	439,888.09	6.45	22.56	17	730	2.19	94.19	87,982.86	283,119.68	23.77	76.49	69.97	64.36
19	100,000.00	500,000.0	1,470	120,049	1.22	99.67	392,873.05	832,761.14	20.14	42.70	30	760	3.87	98.06	50,570.86	333,690.54	13.66	90.15	12.87	40.07
20	500,000.00	UP	398	120,447	0.33	100.00	1,117,515.07	1,950,276.21	57.30	100.00	15	775	1.94	100.00	36,470.07	370,160.61	9.85	100.00	3.26	18.98



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2012  
 OCCUPATION : AGRICULTURAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(j)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
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
2	50.00	100.00	1	1	1.92	1.92	0.15	0.15	0.01	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	1	2	1.92	3.85	0.25	0.40	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	1	3	1.92	5.77	0.87	1.27	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	3	6	5.77	11.54	1.87	3.14	0.08	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	7	13	13.46	25.00	6.43	9.58	0.26	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	0	13	0.00	25.00	0.00	9.58	0.00	0.39	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	3	16	5.77	30.77	6.40	15.98	0.26	0.65	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	2	18	3.85	34.62	4.66	20.64	0.19	0.85	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	0	18	0.00	34.62	0.00	20.64	0.00	0.85	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	0	18	0.00	34.62	0.00	20.64	0.00	0.85	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	3	21	5.77	40.38	12.04	32.68	0.49	1.34	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	2	23	3.85	44.23	11.84	44.52	0.49	1.82	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	2	25	3.85	48.08	11.35	55.87	0.47	2.29	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	5	30	9.62	57.69	56.22	112.09	2.30	4.59	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	6	36	11.54	69.23	111.74	223.84	4.58	9.17	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	5	41	9.62	78.85	249.24	473.07	10.22	19.39	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	4	45	7.69	86.54	224.66	697.73	9.21	28.60	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	6	51	11.54	98.08	1,742.06	2,439.79	71.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000.00	UP	1	52	1.92	100.00	0.00	2,439.79	0.00	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 30/06/2012

UNDERWRITING YEAR : 2012  
 OCCUPATION : COMMERCIAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(l)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)			BAND (p)/h	CUM q <sup>i</sup>		
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	777	777	4.58	4.58	39.02	39.02	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	1,262	2,039	7.44	12.01	128.36	167.38	0.11	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	1,428	3,467	8.41	20.43	336.38	503.77	0.28	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	1,249	4,716	7.36	27.79	485.15	988.91	0.40	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	2,172	6,888	12.80	40.58	1,327.08	2,315.99	1.09	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	1,630	8,518	9.60	50.19	1,488.27	3,804.26	1.22	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	1,701	10,219	10.02	60.21	2,256.72	6,060.98	1.85	4.97	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	1,471	11,690	8.67	68.87	2,728.40	8,789.38	2.24	7.21	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	987	12,677	5.82	74.69	2,578.22	11,367.60	2.12	9.33	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	566	13,243	3.33	78.02	1,871.48	13,239.08	1.54	10.86	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	525	13,768	3.09	81.12	2,089.16	15,328.24	1.71	12.58	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	650	14,418	3.83	84.95	3,245.26	18,573.50	2.66	15.24	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	457	14,875	2.69	87.64	2,949.36	21,522.87	2.42	17.66	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	541	15,416	3.19	90.83	4,663.24	26,186.11	3.83	21.49	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	378	15,794	2.23	93.05	4,722.05	30,908.16	3.87	25.36	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	491	16,285	2.89	95.95	9,919.69	40,827.85	8.14	33.50	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	368	16,653	2.17	98.11	16,091.61	56,919.46	13.20	46.70	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	188	16,841	1.11	99.22	18,551.64	75,471.10	15.22	61.93	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	117	16,958	0.69	99.91	30,854.68	106,325.78	25.32	87.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000.00	UP	15	16,973	0.09	100.00	15,544.71	121,870.49	12.76	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 30/06/2012

UNDERWRITING YEAR : 2012  
 OCCUPATION : INDUSTRIAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(l)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/Σ(h)	CUM q/i
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)
1	0.00	50.00	105	105	3.11	3.11	4.36	4.36	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	70	175	2.07	5.18	7.86	12.22	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	111	286	3.29	8.47	27.21	39.43	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	115	401	3.41	11.88	41.09	80.52	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	154	555	4.56	16.44	88.79	169.30	0.04	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	119	674	3.52	19.96	109.13	278.44	0.06	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	152	826	4.50	24.47	198.16	476.60	0.10	0.24	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	208	1,034	6.16	30.63	385.37	861.97	0.19	0.44	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	153	1,187	4.53	35.16	376.87	1,238.84	0.19	0.63	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	131	1,318	3.88	39.04	417.29	1,656.13	0.21	0.84	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	121	1,439	3.58	42.62	480.81	2,136.94	0.24	1.08	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	138	1,577	4.09	46.71	670.36	2,807.30	0.34	1.42	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	145	1,722	4.30	51.01	889.68	3,696.98	0.45	1.87	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	233	1,955	6.90	57.91	1,956.05	5,653.03	0.99	2.85	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	186	2,141	5.51	63.42	2,265.68	7,918.71	1.14	4.00	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	374	2,515	11.08	74.50	7,206.94	15,125.65	3.64	7.63	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	406	2,921	12.03	86.52	17,501.19	32,626.85	8.83	16.47	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	182	3,103	5.39	91.91	17,912.49	50,539.33	9.04	25.51	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	226	3,329	6.69	98.61	63,857.11	114,396.44	32.23	57.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000.00	UP	47	3,376	1.39	100.00	83,755.48	198,151.92	42.27	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 30/06/2012

UNDERWRITING YEAR : 2012  
OCCUPATION : RESIDENTIAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(l)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	532	532	3.56	3.56	21.71	21.71	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	948	1,480	6.35	9.91	110.51	132.21	0.18	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	2,120	3,600	14.20	24.11	476.51	608.73	0.76	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	1,737	5,337	11.63	35.74	633.24	1,241.96	1.01	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	2,589	7,926	17.34	53.07	1,465.72	2,707.68	2.34	4.33	1	1	33.33	33.33	70.00	70.00	31.82	31.82	4.78	2.59
6	500.00	750.00	1,651	9,577	11.06	64.13	1,420.36	4,128.05	2.27	6.60	0	1	0.00	33.33	0.00	70.00	0.00	31.82	0.00	1.70
7	750.00	1,000.00	1,274	10,851	8.53	72.66	1,574.77	5,702.82	2.52	9.11	0	1	0.00	33.33	0.00	70.00	0.00	31.82	0.00	1.23
8	1,000.00	1,500.00	1,211	12,062	8.11	80.77	2,079.27	7,782.09	3.32	12.43	1	2	33.33	66.67	50.00	120.00	22.73	54.55	2.40	1.54
9	1,500.00	2,000.00	647	12,709	4.33	85.10	1,567.18	9,349.27	2.50	14.94	0	2	0.00	66.67	0.00	120.00	0.00	54.55	0.00	1.28
10	2,000.00	2,500.00	422	13,131	2.83	87.93	1,314.84	10,664.11	2.10	17.04	0	2	0.00	66.67	0.00	120.00	0.00	54.55	0.00	1.13
11	2,500.00	3,000.00	316	13,447	2.12	90.04	1,213.14	11,877.25	1.94	18.98	0	2	0.00	66.67	0.00	120.00	0.00	54.55	0.00	1.01
12	3,000.00	4,000.00	399	13,846	2.67	92.71	1,900.56	13,777.81	3.04	22.01	0	2	0.00	66.67	0.00	120.00	0.00	54.55	0.00	0.87
13	4,000.00	5,000.00	240	14,086	1.61	94.32	1,496.88	15,274.70	2.39	24.41	0	2	0.00	66.67	0.00	120.00	0.00	54.55	0.00	0.79
14	5,000.00	7,500.00	299	14,385	2.00	96.32	2,486.65	17,761.34	3.97	28.38	0	2	0.00	66.67	0.00	120.00	0.00	54.55	0.00	0.68
15	7,500.00	10,000.00	152	14,537	1.02	97.34	1,775.36	19,536.70	2.84	31.22	0	2	0.00	66.67	0.00	120.00	0.00	54.55	0.00	0.61
16	10,000.00	20,000.00	179	14,716	1.20	98.54	3,462.04	22,998.74	5.53	36.75	1	3	33.33	100.00	100.00	220.00	45.45	100.00	2.89	0.96
17	20,000.00	50,000.00	101	14,817	0.68	99.22	4,236.25	27,235.00	6.77	43.52	0	3	0.00	100.00	0.00	220.00	0.00	100.00	0.00	0.81
18	50,000.00	100,000.0	50	14,867	0.33	99.55	4,999.75	32,234.74	7.99	51.51	0	3	0.00	100.00	0.00	220.00	0.00	100.00	0.00	0.68
19	100,000.00	500,000.0	63	14,930	0.42	99.97	17,318.66	49,553.40	27.67	79.18	0	3	0.00	100.00	0.00	220.00	0.00	100.00	0.00	0.44
20	500,000.00	UP	4	14,934	0.03	100.00	13,032.25	62,585.65	20.82	100.00	0	3	0.00	100.00	0.00	220.00	0.00	100.00	0.00	0.35



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2011  
 OCCUPATION : AGRICULTURAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(l)	CUM Σ(j)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	5	5	1.34	1.34	0.38	0.38	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	2.69	0.94	1.32	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	2.69	5.38	2.73	4.05	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	2.15	7.53	3.83	7.88	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	2.69	10.22	6.36	14.24	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	4.30	14.52	14.86	29.11	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	1.61	16.13	6.32	35.42	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	6.99	23.12	42.69	78.11	0.22	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	4.03	27.15	35.96	114.07	0.18	0.57	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	3.23	30.38	39.27	153.34	0.20	0.77	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	11	124	2.96	33.33	45.81	199.15	0.23	1.00	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	138	3.76	37.10	74.13	273.28	0.37	1.38	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	145	1.88	38.98	43.98	317.26	0.22	1.60	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	165	5.38	44.35	155.61	472.87	0.78	2.38	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	188	6.18	50.54	259.98	732.84	1.31	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	220	8.60	59.14	532.93	1,265.78	2.69	6.38	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	61	281	16.40	75.54	2,414.82	3,680.60	12.17	18.55	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	328	12.63	88.17	4,392.30	8,072.89	22.14	40.69	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	368	10.75	98.92	6,905.54	14,978.43	34.81	75.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000.00	UP	4	372	1.08	100.00	4,861.16	19,839.58	24.50	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 30/06/2012

UNDERWRITING YEAR : 2011  
 OCCUPATION : COMMERCIAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(l)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	6,971	6,971	10.17	10.17	292.85	292.85	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	4,920	11,891	7.17	17.34	557.54	850.39	0.08	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	7,222	19,113	10.53	27.87	1,639.62	2,490.01	0.23	0.35	1	1	1.45	1.45	20.00	20.00	0.16	0.16	1.22	0.80
4	200.00	300.00	5,159	24,272	7.52	35.39	1,947.06	4,437.07	0.27	0.62	3	4	4.35	5.80	42.20	62.20	0.34	0.50	2.17	1.40
5	300.00	500.00	8,440	32,712	12.31	47.70	5,206.74	9,643.81	0.73	1.35	15	19	21.74	27.54	129.03	191.23	1.03	1.52	2.48	1.98
6	500.00	750.00	5,641	38,353	8.23	55.93	5,059.07	14,702.88	0.71	2.06	5	24	7.25	34.78	192.01	383.24	1.53	3.06	3.80	2.61
7	750.00	1,000.00	5,494	43,847	8.01	63.94	7,193.38	21,896.26	1.01	3.07	0	24	0.00	34.78	0.00	383.24	0.00	3.06	0.00	1.75
8	1,000.00	1,500.00	5,059	48,906	7.38	71.32	9,176.87	31,073.13	1.29	4.36	1	25	1.45	36.23	60.54	443.78	0.48	3.54	0.66	1.43
9	1,500.00	2,000.00	3,579	52,485	5.22	76.54	9,135.57	40,208.70	1.28	5.64	3	28	4.35	40.58	363.79	807.57	2.90	6.44	3.98	2.01
10	2,000.00	2,500.00	2,251	54,736	3.28	79.82	7,259.23	47,467.92	1.02	6.66	2	30	2.90	43.48	33.38	840.95	0.27	6.71	0.46	1.77
11	2,500.00	3,000.00	1,783	56,519	2.60	82.42	7,080.33	54,548.25	0.99	7.65	3	33	4.35	47.83	244.63	1,085.58	1.95	8.66	3.46	1.99
12	3,000.00	4,000.00	2,307	58,826	3.36	85.78	11,276.01	65,824.26	1.58	9.23	4	37	5.80	53.62	213.20	1,298.78	1.70	10.36	1.89	1.97
13	4,000.00	5,000.00	1,641	60,467	2.39	88.18	10,617.20	76,441.46	1.49	10.72	1	38	1.45	55.07	522.35	1,821.13	4.17	14.52	4.92	2.38
14	5,000.00	7,500.00	2,111	62,578	3.08	91.25	18,249.49	94,690.95	2.56	13.28	2	40	2.90	57.97	2,052.32	3,873.45	16.36	30.89	11.25	4.09
15	7,500.00	10,000.00	1,334	63,912	1.95	93.20	16,251.91	110,942.86	2.28	15.56	7	47	10.14	68.12	596.12	4,469.57	4.75	35.64	3.67	4.03
16	10,000.00	20,000.00	2,104	66,016	3.07	96.27	39,983.80	150,926.66	5.61	21.17	4	51	5.80	73.91	443.28	4,912.85	3.53	39.17	1.11	3.26
17	20,000.00	50,000.00	1,542	67,558	2.25	98.52	65,232.42	216,159.08	9.15	30.32	7	58	10.14	84.06	254.60	5,167.45	2.03	41.20	0.39	2.39
18	50,000.00	100,000.0	567	68,125	0.83	99.34	54,514.39	270,673.46	7.65	37.97	4	62	5.80	89.86	1,496.27	6,663.72	11.93	53.14	2.74	2.46
19	100,000.00	500,000.0	382	68,507	0.56	99.90	98,825.76	369,499.23	13.86	51.84	7	69	10.14	100.00	5,877.33	12,541.05	46.86	100.00	5.95	3.39
20	500,000.00	UP	69	68,576	0.10	100.00	343,310.58	712,809.80	48.16	100.00	0	69	0.00	100.00	0.00	12,541.05	0.00	100.00	0.00	1.76



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2011  
 OCCUPATION : INDUSTRIAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(l)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	496	496	3.47	3.47	16.54	16.54	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	271	767	1.90	5.37	34.40	50.94	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	507	1,274	3.55	8.91	120.40	171.34	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	370	1,644	2.59	11.50	138.01	309.35	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	662	2,306	4.63	16.13	397.80	707.16	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	557	2,863	3.90	20.03	503.14	1,210.30	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	624	3,487	4.37	24.40	791.27	2,001.57	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	896	4,383	6.27	30.67	1,567.76	3,569.32	0.11	0.25	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	660	5,043	4.62	35.28	1,648.69	5,218.01	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	531	5,574	3.72	39.00	1,648.09	6,866.11	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	459	6,033	3.21	42.21	1,865.99	8,732.10	0.13	0.60	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	706	6,739	4.94	47.15	3,304.86	12,036.95	0.23	0.83	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	583	7,322	4.08	51.23	3,640.45	15,677.40	0.25	1.08	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	924	8,246	6.46	57.69	7,873.75	23,551.16	0.54	1.63	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	733	8,979	5.13	62.82	9,009.62	32,560.78	0.62	2.25	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	1,375	10,354	9.62	72.44	26,745.80	59,306.58	1.85	4.10	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	1,579	11,933	11.05	83.49	66,829.24	126,135.82	4.62	8.72	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	861	12,794	6.02	89.51	76,927.15	203,062.97	5.32	14.03	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	1,115	13,909	7.80	97.31	297,998.54	501,061.51	20.59	34.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000.00	UP	384	14,293	2.69	100.00	946,060.38	1,447,121.89	65.38	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 30/06/2012

UNDERWRITING YEAR : 2011  
 OCCUPATION : RESIDENTIAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(l)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/Σ(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	3,515	3,515	6.32	6.32	131.97	131.97	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	4,418	7,933	7.95	14.27	510.19	642.16	0.16	0.20	2	2	5.88	5.88	53.80	53.80	1.87	1.87	10.55	8.38
3	100.00	200.00	8,590	16,523	15.45	29.72	1,884.12	2,526.28	0.60	0.80	2	4	5.88	11.76	193.82	247.63	6.75	8.63	10.29	9.80
4	200.00	300.00	6,471	22,994	11.64	41.36	2,298.97	4,825.26	0.73	1.54	1	5	2.94	14.71	20.00	267.63	0.70	9.33	0.87	5.55
5	300.00	500.00	8,605	31,599	15.48	56.84	4,890.73	9,715.99	1.56	3.09	11	16	32.35	47.06	251.27	518.89	8.76	18.08	5.14	5.34
6	500.00	750.00	5,615	37,214	10.10	66.94	4,784.30	14,500.29	1.52	4.61	2	18	5.88	52.94	111.93	630.82	3.90	21.98	2.34	4.35
7	750.00	1,000.00	4,267	41,481	7.68	74.61	5,175.56	19,675.85	1.65	6.26	2	20	5.88	58.82	53.71	684.53	1.87	23.85	1.04	3.48
8	1,000.00	1,500.00	3,997	45,478	7.19	81.80	6,849.64	26,525.49	2.18	8.44	2	22	5.88	64.71	218.11	902.64	7.60	31.45	3.18	3.40
9	1,500.00	2,000.00	2,264	47,742	4.07	85.88	5,444.25	31,969.74	1.73	10.17	2	24	5.88	70.59	137.19	1,039.83	4.78	36.23	2.52	3.25
10	2,000.00	2,500.00	1,393	49,135	2.51	88.38	4,304.58	36,274.33	1.37	11.54	0	24	0.00	70.59	0.00	1,039.83	0.00	36.23	0.00	2.87
11	2,500.00	3,000.00	1,110	50,245	2.00	90.38	4,129.31	40,403.63	1.31	12.85	1	25	2.94	73.53	500.00	1,539.83	17.42	53.66	12.11	3.81
12	3,000.00	4,000.00	1,283	51,528	2.31	92.69	6,238.22	46,641.85	1.98	14.84	1	26	2.94	76.47	25.00	1,564.83	0.87	54.53	0.40	3.35
13	4,000.00	5,000.00	793	52,321	1.43	94.11	4,903.72	51,545.57	1.56	16.40	1	27	2.94	79.41	10.00	1,574.83	0.35	54.88	0.20	3.06
14	5,000.00	7,500.00	1,025	53,346	1.84	95.96	9,054.33	60,599.89	2.88	19.28	2	29	5.88	85.29	495.00	2,069.83	17.25	72.12	5.47	3.42
15	7,500.00	10,000.00	594	53,940	1.07	97.02	7,608.10	68,208.00	2.42	21.70	0	29	0.00	85.29	0.00	2,069.83	0.00	72.12	0.00	3.03
16	10,000.00	20,000.00	738	54,678	1.33	98.35	16,931.36	85,139.36	5.39	27.09	4	33	11.76	97.06	750.00	2,819.83	26.13	98.26	4.43	3.31
17	20,000.00	50,000.00	472	55,150	0.85	99.20	21,987.07	107,126.43	7.00	34.08	1	34	2.94	100.00	50.00	2,869.83	1.74	100.00	0.23	2.68
18	50,000.00	100,000.0	181	55,331	0.33	99.53	17,917.84	125,044.27	5.70	39.78	0	34	0.00	100.00	0.00	2,869.83	0.00	100.00	0.00	2.30
19	100,000.00	500,000.0	221	55,552	0.40	99.92	68,799.55	193,843.82	21.89	61.67	0	34	0.00	100.00	0.00	2,869.83	0.00	100.00	0.00	1.48
20	500,000.00	UP	42	55,594	0.08	100.00	120,480.62	314,324.44	38.33	100.00	0	34	0.00	100.00	0.00	2,869.83	0.00	100.00	0.00	0.91



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2010  
 OCCUPATION : AGRICULTURAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(l)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)
1	0.00	50.00	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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2010  
 OCCUPATION : COMMERCIAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	10,593	10,593	13.76	13.76	378.86	378.86	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	5,429	16,022	7.05	20.81	639.11	1,017.97	0.15	0.24	1	1	2.13	2.13	97.85	97.85	0.23	0.23	15.31	9.61
3	100.00	200.00	8,101	24,123	10.52	31.33	1,809.04	2,827.01	0.43	0.67	1	2	2.13	4.26	14.20	112.05	0.03	0.26	0.79	3.96
4	200.00	300.00	5,324	29,447	6.91	38.24	1,992.00	4,819.01	0.47	1.15	2	4	4.26	8.51	135.12	247.17	0.32	0.58	6.78	5.13
5	300.00	500.00	8,170	37,617	10.61	48.86	4,956.63	9,775.64	1.18	2.33	0	4	0.00	8.51	0.00	247.17	0.00	0.58	0.00	2.53
6	500.00	750.00	6,774	44,391	8.80	57.65	5,807.59	15,583.24	1.38	3.71	1	5	2.13	10.64	131.58	378.76	0.31	0.88	2.27	2.43
7	750.00	1,000.00	8,259	52,650	10.73	68.38	9,833.83	25,417.07	2.34	6.05	2	7	4.26	14.89	41.64	420.39	0.10	0.98	0.42	1.65
8	1,000.00	1,500.00	5,820	58,470	7.56	75.94	9,879.44	35,296.51	2.35	8.40	3	10	6.38	21.28	378.69	799.09	0.88	1.87	3.83	2.26
9	1,500.00	2,000.00	3,588	62,058	4.66	80.60	9,045.29	44,341.81	2.15	10.56	2	12	4.26	25.53	126.59	925.68	0.30	2.16	1.40	2.09
10	2,000.00	2,500.00	2,371	64,429	3.08	83.68	7,549.67	51,891.48	1.80	12.36	4	16	8.51	34.04	60.00	985.68	0.14	2.30	0.79	1.90
11	2,500.00	3,000.00	1,718	66,147	2.23	85.91	6,592.21	58,483.69	1.57	13.93	4	20	8.51	42.55	515.49	1,501.17	1.20	3.51	7.82	2.57
12	3,000.00	4,000.00	2,136	68,283	2.77	88.68	10,510.03	68,993.72	2.50	16.43	2	22	4.26	46.81	365.48	1,866.65	0.85	4.36	3.48	2.71
13	4,000.00	5,000.00	1,497	69,780	1.94	90.63	9,557.18	78,550.90	2.28	18.70	2	24	4.26	51.06	95.83	1,962.49	0.22	4.58	1.00	2.50
14	5,000.00	7,500.00	1,939	71,719	2.52	93.15	16,080.25	94,631.14	3.83	22.53	2	26	4.26	55.32	325.00	2,287.49	0.76	5.34	2.02	2.42
15	7,500.00	10,000.00	1,144	72,863	1.49	94.63	13,732.19	108,363.34	3.27	25.80	2	28	4.26	59.57	12.69	2,300.18	0.03	5.37	0.09	2.12
16	10,000.00	20,000.00	1,799	74,662	2.34	96.97	34,911.99	143,275.33	8.31	34.12	1	29	2.13	61.70	36.29	2,336.47	0.08	5.46	0.10	1.63
17	20,000.00	50,000.00	1,383	76,045	1.80	98.76	57,445.38	200,720.71	13.68	47.80	3	32	6.38	68.09	64.39	2,400.86	0.15	5.61	0.11	1.20
18	50,000.00	100,000.0	519	76,564	0.67	99.44	48,348.31	249,069.02	11.51	59.31	6	38	12.77	80.85	201.12	2,601.98	0.47	6.08	0.42	1.04
19	100,000.00	500,000.0	384	76,948	0.50	99.94	100,419.13	349,488.14	23.91	83.22	5	43	10.64	91.49	4,271.63	6,873.61	9.98	16.06	4.25	1.97
20	500,000.00	UP	49	76,997	0.06	100.00	70,458.67	419,946.81	16.78	100.00	4	47	8.51	100.00	35,933.45	42,807.06	83.94	100.00	51.00	10.19



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2010  
 OCCUPATION : INDUSTRIAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/Σ(p)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	465	465	3.41	3.41	16.12	16.12	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	381	846	2.79	6.20	44.29	60.42	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	482	1,328	3.53	9.73	111.34	171.76	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	1,703	2.75	12.48	144.77	316.52	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	792	2,495	5.80	18.29	469.93	786.45	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	3,086	4.33	22.62	516.56	1,303.01	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	682	3,768	5.00	27.62	880.96	2,183.97	0.07	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	802	4,570	5.88	33.49	1,414.50	3,598.47	0.11	0.29	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	670	5,240	4.91	38.41	1,705.09	5,303.56	0.14	0.43	1	1	100.00	100.00	760.22	760.22	100.00	100.00	44.59	14.33
10	2,000.00	2,500.00	472	5,712	3.46	41.86	1,484.44	6,787.99	0.12	0.55	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	11.20
11	2,500.00	3,000.00	450	6,162	3.30	45.16	1,768.67	8,556.67	0.14	0.69	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	8.88
12	3,000.00	4,000.00	576	6,738	4.22	49.38	2,833.67	11,390.34	0.23	0.92	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	6.67
13	4,000.00	5,000.00	517	7,255	3.79	53.17	3,314.37	14,704.71	0.27	1.19	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	5.17
14	5,000.00	7,500.00	851	8,106	6.24	59.41	7,218.99	21,923.71	0.58	1.77	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	3.47
15	7,500.00	10,000.00	697	8,803	5.11	64.52	8,537.64	30,461.35	0.69	2.46	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	2.50
16	10,000.00	20,000.00	1,298	10,101	9.51	74.03	25,224.35	55,685.70	2.04	4.50	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	1.37
17	20,000.00	50,000.00	1,423	11,524	10.43	84.46	61,483.97	117,169.66	4.97	9.47	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	807	12,331	5.91	90.38	72,081.19	189,250.85	5.82	15.29	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	996	13,327	7.30	97.68	249,379.01	438,629.86	20.15	35.44	0	1	0.00	100.00	0.00	760.22	0.00	100.00	0.00	0.17
20	500,000.00	UP	317	13,644	2.32	100.00	798,883.23	1,237,513.09	64.56	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 30/06/2012

UNDERWRITING YEAR : 2010  
 OCCUPATION : RESIDENTIAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY			INCURRED CLAIM (In Million Rp)				LOSS RATIO		
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(l)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
	(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	5,870	5,870	8.77	8.77	229.84	229.84	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	7,654	13,524	11.44	20.21	885.06	1,114.89	0.25	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	10,577	24,101	15.81	36.02	2,265.15	3,380.04	0.64	0.96	1	1	8.33	8.33	13.72	13.72	2.93	2.93	0.61	0.41
4	200.00	300.00	6,807	30,908	10.17	46.19	2,414.68	5,794.72	0.68	1.64	2	3	16.67	25.00	34.38	48.09	7.34	10.26	1.42	0.83
5	300.00	500.00	8,857	39,765	13.24	59.43	4,953.09	10,747.81	1.40	3.04	3	6	25.00	50.00	73.04	121.14	15.59	25.85	1.47	1.13
6	500.00	750.00	8,262	48,027	12.35	71.78	7,429.91	18,177.72	2.10	5.15	2	8	16.67	66.67	85.46	206.60	18.24	44.09	1.15	1.14
7	750.00	1,000.00	5,145	53,172	7.69	79.47	6,201.16	24,378.89	1.76	6.90	1	9	8.33	75.00	35.01	241.61	7.47	51.56	0.56	0.99
8	1,000.00	1,500.00	3,914	57,086	5.85	85.32	6,751.44	31,130.33	1.91	8.81	1	10	8.33	83.33	47.40	289.01	10.12	61.68	0.70	0.93
9	1,500.00	2,000.00	2,223	59,309	3.32	88.64	5,387.37	36,517.69	1.53	10.34	0	10	0.00	83.33	0.00	289.01	0.00	61.68	0.00	0.79
10	2,000.00	2,500.00	1,343	60,652	2.01	90.65	4,118.10	40,635.80	1.17	11.50	1	11	8.33	91.67	48.83	337.83	10.42	72.10	1.19	0.83
11	2,500.00	3,000.00	1,065	61,717	1.59	92.24	3,999.08	44,634.87	1.13	12.64	0	11	0.00	91.67	0.00	337.83	0.00	72.10	0.00	0.76
12	3,000.00	4,000.00	1,240	62,957	1.85	94.09	5,999.95	50,634.83	1.70	14.33	0	11	0.00	91.67	0.00	337.83	0.00	72.10	0.00	0.67
13	4,000.00	5,000.00	756	63,713	1.13	95.22	4,768.96	55,403.78	1.35	15.68	1	12	8.33	100.00	130.73	468.56	27.90	100.00	2.74	0.85
14	5,000.00	7,500.00	936	64,649	1.40	96.62	8,295.53	63,699.31	2.35	18.03	0	12	0.00	100.00	0.00	468.56	0.00	100.00	0.00	0.74
15	7,500.00	10,000.00	566	65,215	0.85	97.47	7,484.06	71,183.37	2.12	20.15	0	12	0.00	100.00	0.00	468.56	0.00	100.00	0.00	0.66
16	10,000.00	20,000.00	738	65,953	1.10	98.57	16,368.96	87,552.33	4.63	24.79	0	12	0.00	100.00	0.00	468.56	0.00	100.00	0.00	0.54
17	20,000.00	50,000.00	461	66,414	0.69	99.26	19,850.98	107,403.32	5.62	30.41	0	12	0.00	100.00	0.00	468.56	0.00	100.00	0.00	0.44
18	50,000.00	100,000.0	197	66,611	0.29	99.56	19,419.06	126,822.38	5.50	35.90	0	12	0.00	100.00	0.00	468.56	0.00	100.00	0.00	0.37
19	100,000.00	500,000.0	246	66,857	0.37	99.92	69,888.09	196,710.47	19.79	55.69	0	12	0.00	100.00	0.00	468.56	0.00	100.00	0.00	0.24
20	500,000.00	UP	51	66,908	0.08	100.00	156,522.10	353,232.57	44.31	100.00	0	12	0.00	100.00	0.00	468.56	0.00	100.00	0.00	0.13



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2009  
 OCCUPATION : AGRICULTURAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(l)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
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
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
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
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
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
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
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
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
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
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
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
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	100,000.0	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	500,000.0	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 30/06/2012

UNDERWRITING YEAR : 2009  
OCCUPATION : COMMERCIAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(j)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/h	CUM q <sup>i</sup>
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	12,251	12,251	16.54	16.54	418.51	418.51	0.10	0.10	70	70	6.70	6.70	2,124.84	2,124.84	0.23	0.23	507.71	507.71
2	50.00	100.00	5,962	18,213	8.05	24.59	673.59	1,092.10	0.17	0.27	59	129	5.65	12.36	2,341.77	4,466.60	0.25	0.48	347.66	408.99
3	100.00	200.00	7,476	25,689	10.09	34.68	1,565.59	2,657.69	0.39	0.66	66	195	6.32	18.68	4,217.89	8,684.50	0.46	0.94	269.41	326.77
4	200.00	300.00	4,549	30,238	6.14	40.83	1,517.94	4,175.63	0.38	1.03	79	274	7.57	26.25	6,125.10	14,809.60	0.66	1.60	403.51	354.67
5	300.00	500.00	7,634	37,872	10.31	51.13	4,064.80	8,240.43	1.01	2.04	159	433	15.23	41.48	24,921.86	39,731.46	2.69	4.29	613.11	482.15
6	500.00	750.00	7,746	45,618	10.46	61.59	6,489.48	14,729.91	1.61	3.65	108	541	10.34	51.82	25,538.07	65,269.53	2.76	7.04	393.53	443.11
7	750.00	1,000.00	7,624	53,242	10.29	71.89	8,666.88	23,396.80	2.15	5.80	101	642	9.67	61.49	15,885.21	81,154.74	1.71	8.75	183.29	346.86
8	1,000.00	1,500.00	5,071	58,313	6.85	78.73	7,910.54	31,307.34	1.96	7.76	56	698	5.36	66.86	11,805.85	92,960.59	1.27	10.03	149.24	296.93
9	1,500.00	2,000.00	3,058	61,371	4.13	82.86	6,728.42	38,035.76	1.67	9.42	49	747	4.69	71.55	21,223.34	114,183.93	2.29	12.32	315.43	300.20
10	2,000.00	2,500.00	1,678	63,049	2.27	85.13	4,616.45	42,652.21	1.14	10.57	28	775	2.68	74.23	17,096.80	131,280.73	1.84	14.16	370.35	307.79
11	2,500.00	3,000.00	1,392	64,441	1.88	87.01	4,651.80	47,304.01	1.15	11.72	18	793	1.72	75.96	5,351.17	136,631.90	0.58	14.74	115.03	288.84
12	3,000.00	4,000.00	1,721	66,162	2.32	89.33	7,294.69	54,598.70	1.81	13.53	31	824	2.97	78.93	12,391.84	149,023.74	1.34	16.08	169.87	272.94
13	4,000.00	5,000.00	1,235	67,397	1.67	91.00	6,786.10	61,384.79	1.68	15.21	20	844	1.92	80.84	14,167.22	163,190.95	1.53	17.60	208.77	265.85
14	5,000.00	7,500.00	1,638	69,035	2.21	93.21	12,297.18	73,681.97	3.05	18.25	35	879	3.35	84.20	16,665.68	179,856.63	1.80	19.40	135.52	244.10
15	7,500.00	10,000.00	1,021	70,056	1.38	94.59	10,501.85	84,183.82	2.60	20.86	27	906	2.59	86.78	34,989.32	214,845.95	3.77	23.18	333.17	255.21
16	10,000.00	20,000.00	1,647	71,703	2.22	96.81	29,315.97	113,499.79	7.26	28.12	37	943	3.54	90.33	103,278.72	318,124.67	11.14	34.32	352.30	280.29
17	20,000.00	50,000.00	1,357	73,060	1.83	98.64	47,829.10	161,328.89	11.85	39.97	34	977	3.26	93.58	133,838.72	451,963.39	14.44	48.76	279.83	280.15
18	50,000.00	100,000.0	531	73,591	0.72	99.36	37,502.31	198,831.21	9.29	49.26	12	989	1.15	94.73	10,144.94	462,108.33	1.09	49.85	27.05	232.41
19	100,000.00	500,000.0	408	73,999	0.55	99.91	98,416.45	297,247.66	24.38	73.64	37	1,026	3.54	98.28	134,017.19	596,125.52	14.46	64.31	136.17	200.55
20	500,000.00	UP	65	74,064	0.09	100.00	106,397.59	403,645.25	26.36	100.00	18	1,044	1.72	100.00	330,844.50	926,970.02	35.69	100.00	310.95	229.65



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2009  
 OCCUPATION : INDUSTRIAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(l)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	494	494	3.82	3.82	12.20	12.20	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	319	813	2.47	6.29	33.65	45.84	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	475	1,288	3.67	9.96	88.88	134.72	0.00	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	382	1,670	2.95	12.91	131.40	266.13	0.01	0.01	1	1	4.17	4.17	28.24	28.24	0.48	0.48	21.49	10.61
5	300.00	500.00	671	2,341	5.19	18.10	348.85	614.98	0.02	0.03	2	3	8.33	12.50	73.63	101.87	1.24	1.71	21.11	16.56
6	500.00	750.00	596	2,937	4.61	22.71	484.00	1,098.97	0.03	0.06	0	3	0.00	12.50	0.00	101.87	0.00	1.71	0.00	9.27
7	750.00	1,000.00	582	3,519	4.50	27.21	667.42	1,766.40	0.04	0.09	0	3	0.00	12.50	0.00	101.87	0.00	1.71	0.00	5.77
8	1,000.00	1,500.00	763	4,282	5.90	33.11	1,172.63	2,939.03	0.06	0.16	2	5	8.33	20.83	3,076.80	3,178.67	51.80	53.51	262.38	108.15
9	1,500.00	2,000.00	635	4,917	4.91	38.02	1,350.87	4,289.90	0.07	0.23	2	7	8.33	29.17	162.99	3,341.66	2.74	56.26	12.07	77.90
10	2,000.00	2,500.00	422	5,339	3.26	41.28	1,145.25	5,435.15	0.06	0.29	0	7	0.00	29.17	0.00	3,341.66	0.00	56.26	0.00	61.48
11	2,500.00	3,000.00	439	5,778	3.39	44.68	1,437.86	6,873.01	0.08	0.37	2	9	8.33	37.50	497.39	3,839.05	8.37	64.63	34.59	55.86
12	3,000.00	4,000.00	583	6,361	4.51	49.18	2,347.77	9,220.78	0.12	0.49	1	10	4.17	41.67	83.03	3,922.08	1.40	66.03	3.54	42.54
13	4,000.00	5,000.00	436	6,797	3.37	52.56	2,284.07	11,504.86	0.12	0.61	1	11	4.17	45.83	13.78	3,935.86	0.23	66.26	0.60	34.21
14	5,000.00	7,500.00	795	7,592	6.15	58.70	5,585.43	17,090.28	0.30	0.91	0	11	0.00	45.83	0.00	3,935.86	0.00	66.26	0.00	23.03
15	7,500.00	10,000.00	653	8,245	5.05	63.75	6,785.20	23,875.48	0.36	1.27	4	15	16.67	62.50	553.46	4,489.32	9.32	75.58	8.16	18.80
16	10,000.00	20,000.00	1,273	9,518	9.84	73.59	20,912.48	44,787.96	1.11	2.38	4	19	16.67	79.17	1,260.79	5,750.11	21.23	96.80	6.03	12.84
17	20,000.00	50,000.00	1,426	10,944	11.03	84.62	50,305.22	95,093.18	2.68	5.06	1	20	4.17	83.33	67.08	5,817.19	1.13	97.93	0.13	6.12
18	50,000.00	100,000.0	769	11,713	5.95	90.57	57,453.36	152,546.54	3.06	8.11	0	20	0.00	83.33	0.00	5,817.19	0.00	97.93	0.00	3.81
19	100,000.00	500,000.0	919	12,632	7.11	97.67	207,672.64	360,219.17	11.05	19.16	3	23	12.50	95.83	27.91	5,845.10	0.47	98.40	0.01	1.62
20	500,000.00	UP	301	12,933	2.33	100.00	1,519,975.47	1,880,194.65	80.84	100.00	1	24	4.17	100.00	94.80	5,939.90	1.60	100.00	0.01	0.32



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2009  
OCCUPATION : RESIDENTIAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(l)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	4,933	4,933	11.55	11.55	152.79	152.79	0.07	0.07	16	16	1.84	1.84	181.80	181.80	0.24	0.24	118.99	118.99
2	50.00	100.00	3,104	8,037	7.27	18.82	303.14	455.93	0.13	0.20	88	104	10.14	11.98	1,491.25	1,673.05	1.95	2.19	491.93	366.95
3	100.00	200.00	5,774	13,811	13.52	32.34	1,103.73	1,559.66	0.47	0.67	238	342	27.42	39.40	5,877.78	7,550.83	7.69	9.88	532.54	484.13
4	200.00	300.00	4,794	18,605	11.23	43.57	1,495.47	3,055.12	0.64	1.31	160	502	18.43	57.83	8,380.38	15,931.22	10.97	20.85	560.39	521.46
5	300.00	500.00	6,231	24,836	14.59	58.16	3,078.17	6,133.29	1.32	2.63	180	682	20.74	78.57	17,192.64	33,123.85	22.50	43.35	558.53	540.07
6	500.00	750.00	4,083	28,919	9.56	67.73	3,085.50	9,218.79	1.32	3.96	69	751	7.95	86.52	10,020.09	43,143.94	13.11	56.46	324.75	468.00
7	750.00	1,000.00	3,262	32,181	7.64	75.37	3,514.58	12,733.37	1.51	5.47	52	803	5.99	92.51	7,321.90	50,465.84	9.58	66.04	208.33	396.33
8	1,000.00	1,500.00	2,988	35,169	7.00	82.36	4,517.12	17,250.50	1.94	7.41	30	833	3.46	95.97	11,061.06	61,526.91	14.48	80.52	244.87	356.67
9	1,500.00	2,000.00	1,696	36,865	3.97	86.33	3,579.93	20,830.43	1.54	8.94	15	848	1.73	97.70	4,905.66	66,432.57	6.42	86.94	137.03	318.92
10	2,000.00	2,500.00	975	37,840	2.28	88.62	2,657.19	23,487.62	1.14	10.08	6	854	0.69	98.39	4,409.07	70,841.64	5.77	92.71	165.93	301.61
11	2,500.00	3,000.00	773	38,613	1.81	90.43	2,573.37	26,060.99	1.10	11.19	4	858	0.46	98.85	1,932.24	72,773.89	2.53	95.24	75.09	279.24
12	3,000.00	4,000.00	887	39,500	2.08	92.51	3,852.81	29,913.79	1.65	12.84	4	862	0.46	99.31	1,400.23	74,174.12	1.83	97.07	36.34	247.96
13	4,000.00	5,000.00	603	40,103	1.41	93.92	3,372.35	33,286.15	1.45	14.29	2	864	0.23	99.54	821.12	74,995.25	1.07	98.14	24.35	225.30
14	5,000.00	7,500.00	718	40,821	1.68	95.60	5,863.84	39,149.99	2.52	16.81	1	865	0.12	99.65	10.00	75,005.25	0.01	98.16	0.17	191.58
15	7,500.00	10,000.00	446	41,267	1.04	96.64	5,341.65	44,491.63	2.29	19.10	1	866	0.12	99.77	23.47	75,028.71	0.03	98.19	0.44	168.64
16	10,000.00	20,000.00	591	41,858	1.38	98.03	12,091.84	56,583.47	5.19	24.29	1	867	0.12	99.88	1,382.49	76,411.21	1.81	100.00	11.43	135.04
17	20,000.00	50,000.00	412	42,270	0.96	98.99	15,807.96	72,391.43	6.79	31.08	0	867	0.00	99.88	0.00	76,411.21	0.00	100.00	0.00	105.55
18	50,000.00	100,000.0	172	42,442	0.40	99.40	15,272.64	87,664.06	6.56	37.64	1	868	0.12	100.00	2.70	76,413.90	0.00	100.00	0.02	87.17
19	100,000.00	500,000.0	222	42,664	0.52	99.92	61,091.67	148,755.73	26.23	63.87	0	868	0.00	100.00	0.00	76,413.90	0.00	100.00	0.00	51.37
20	500,000.00	UP	36	42,700	0.08	100.00	84,148.96	232,904.69	36.13	100.00	0	868	0.00	100.00	0.00	76,413.90	0.00	100.00	0.00	32.81



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2008  
 OCCUPATION : AGRICULTURAL

PROCESSING DATE 26/03/2013

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



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2008  
 OCCUPATION : COMMERCIAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(l)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/Σ(h)	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	14,327	14,327	20.80	20.80	463.87	463.87	0.11	0.11	8	8	1.62	1.62	150.13	150.13	0.05	0.05	32.36	32.36
2	50.00	100.00	7,023	21,350	10.20	30.99	689.46	1,153.34	0.17	0.28	11	19	2.23	3.85	493.29	643.42	0.16	0.21	71.55	55.79
3	100.00	200.00	7,519	28,869	10.92	41.91	1,442.62	2,595.96	0.35	0.63	32	51	6.48	10.32	1,199.96	1,843.38	0.39	0.60	83.18	71.01
4	200.00	300.00	4,333	33,202	6.29	48.20	1,420.57	4,016.53	0.34	0.97	33	84	6.68	17.00	2,409.84	4,253.22	0.79	1.39	169.64	105.89
5	300.00	500.00	7,089	40,291	10.29	58.49	3,712.63	7,729.16	0.90	1.87	65	149	13.16	30.16	10,449.29	14,702.51	3.41	4.80	281.45	190.22
6	500.00	750.00	6,176	46,467	8.97	67.45	5,307.43	13,036.59	1.28	3.15	39	188	7.89	38.06	7,590.82	22,293.33	2.48	7.28	143.02	171.01
7	750.00	1,000.00	4,603	51,070	6.68	74.14	5,204.02	18,240.62	1.26	4.41	31	219	6.28	44.33	6,619.96	28,913.30	2.16	9.44	127.21	158.51
8	1,000.00	1,500.00	4,164	55,234	6.04	80.18	6,875.98	25,116.60	1.66	6.07	40	259	8.10	52.43	12,876.19	41,789.48	4.21	13.65	187.26	166.38
9	1,500.00	2,000.00	2,701	57,935	3.92	84.10	6,183.51	31,300.11	1.49	7.56	30	289	6.07	58.50	20,043.88	61,833.37	6.55	20.20	324.15	197.55
10	2,000.00	2,500.00	1,484	59,419	2.15	86.26	4,399.27	35,699.38	1.06	8.63	21	310	4.25	62.75	8,688.00	70,521.37	2.84	23.04	197.49	197.54
11	2,500.00	3,000.00	1,149	60,568	1.67	87.92	4,115.96	39,815.34	0.99	9.62	10	320	2.02	64.78	4,422.61	74,943.98	1.44	24.48	107.45	188.23
12	3,000.00	4,000.00	1,418	61,986	2.06	89.98	6,254.39	46,069.73	1.51	11.13	18	338	3.64	68.42	12,911.42	87,855.40	4.22	28.70	206.44	190.70
13	4,000.00	5,000.00	1,078	63,064	1.56	91.55	6,136.16	52,205.89	1.48	12.62	20	358	4.05	72.47	2,803.05	90,658.45	0.92	29.61	45.68	173.66
14	5,000.00	7,500.00	1,399	64,463	2.03	93.58	11,088.06	63,293.95	2.68	15.30	15	373	3.04	75.51	3,513.89	94,172.34	1.15	30.76	31.69	148.79
15	7,500.00	10,000.00	852	65,315	1.24	94.82	9,583.02	72,876.97	2.32	17.61	20	393	4.05	79.55	18,246.42	112,418.76	5.96	36.72	190.40	154.26
16	10,000.00	20,000.00	1,419	66,734	2.06	96.88	26,425.99	99,302.96	6.39	24.00	28	421	5.67	85.22	35,117.65	147,536.41	11.47	48.19	132.89	148.57
17	20,000.00	50,000.00	1,201	67,935	1.74	98.62	50,199.56	149,502.52	12.13	36.13	16	437	3.24	88.46	18,620.62	166,157.03	6.08	54.28	37.09	111.14
18	50,000.00	100,000.0	477	68,412	0.69	99.31	44,645.58	194,148.10	10.79	46.92	15	452	3.04	91.50	85,520.67	251,677.70	27.94	82.21	191.55	129.63
19	100,000.00	500,000.0	405	68,817	0.59	99.90	104,897.76	299,045.86	25.35	72.27	29	481	5.87	97.37	33,288.44	284,966.14	10.87	93.09	31.73	95.29
20	500,000.00	UP	69	68,886	0.10	100.00	114,720.52	413,766.39	27.73	100.00	13	494	2.63	100.00	21,161.79	306,127.93	6.91	100.00	18.45	73.99



PT. Asuransi MAIPARK Indonesia

RISK & LOSS PROFILE

As At 30/06/2012

UNDERWRITING YEAR : 2008  
 OCCUPATION : INDUSTRIAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/h	CUM q/i
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	217	217	2.09	2.09	10.24	10.24	0.00	0.00	2	2	10.00	10.00	58.65	58.65	0.15	0.15	572.98	572.98
2	50.00	100.00	173	390	1.67	3.77	25.80	36.04	0.00	0.00	0	2	0.00	10.00	0.00	58.65	0.00	0.15	0.00	162.74
3	100.00	200.00	315	705	3.04	6.81	76.49	112.53	0.01	0.01	0	2	0.00	10.00	0.00	58.65	0.00	0.15	0.00	52.12
4	200.00	300.00	317	1,022	3.06	9.87	112.67	225.19	0.01	0.02	0	2	0.00	10.00	0.00	58.65	0.00	0.15	0.00	26.04
5	300.00	500.00	448	1,470	4.33	14.19	268.14	493.33	0.02	0.04	0	2	0.00	10.00	0.00	58.65	0.00	0.15	0.00	11.89
6	500.00	750.00	458	1,928	4.42	18.61	426.18	919.51	0.03	0.07	2	4	10.00	20.00	125.10	183.75	0.33	0.48	29.35	19.98
7	750.00	1,000.00	494	2,422	4.77	23.38	618.73	1,538.24	0.05	0.12	0	4	0.00	20.00	0.00	183.75	0.00	0.48	0.00	11.95
8	1,000.00	1,500.00	568	2,990	5.48	28.87	998.19	2,536.43	0.08	0.19	0	4	0.00	20.00	0.00	183.75	0.00	0.48	0.00	7.24
9	1,500.00	2,000.00	495	3,485	4.78	33.65	1,197.61	3,734.04	0.09	0.28	0	4	0.00	20.00	0.00	183.75	0.00	0.48	0.00	4.92
10	2,000.00	2,500.00	339	3,824	3.27	36.92	1,003.95	4,737.99	0.08	0.36	1	5	5.00	25.00	79.89	263.65	0.21	0.70	7.96	5.56
11	2,500.00	3,000.00	334	4,158	3.22	40.14	1,240.59	5,978.58	0.09	0.45	1	6	5.00	30.00	1,362.49	1,626.13	3.59	4.29	109.83	27.20
12	3,000.00	4,000.00	480	4,638	4.63	44.78	2,307.84	8,286.42	0.17	0.63	0	6	0.00	30.00	0.00	1,626.13	0.00	4.29	0.00	19.62
13	4,000.00	5,000.00	381	5,019	3.68	48.46	2,512.56	10,798.98	0.19	0.82	1	7	5.00	35.00	8.55	1,634.68	0.02	4.31	0.34	15.14
14	5,000.00	7,500.00	730	5,749	7.05	55.50	5,921.89	16,720.87	0.45	1.26	2	9	10.00	45.00	5.66	1,640.34	0.01	4.33	0.10	9.81
15	7,500.00	10,000.00	511	6,260	4.93	60.44	5,948.40	22,669.28	0.45	1.71	2	11	10.00	55.00	166.94	1,807.28	0.44	4.77	2.81	7.97
16	10,000.00	20,000.00	1,110	7,370	10.72	71.15	20,826.77	43,496.05	1.57	3.29	2	13	10.00	65.00	622.55	2,429.83	1.64	6.41	2.99	5.59
17	20,000.00	50,000.00	1,185	8,555	11.44	82.59	49,295.51	92,791.56	3.73	7.02	2	15	10.00	75.00	427.57	2,857.41	1.13	7.54	0.87	3.08
18	50,000.00	100,000.00	710	9,265	6.85	89.45	63,509.74	156,301.30	4.80	11.82	2	17	10.00	85.00	2,462.19	5,319.60	6.49	14.03	3.88	3.40
19	100,000.00	500,000.00	813	10,078	7.85	97.30	216,045.62	372,346.93	16.34	28.15	1	18	5.00	90.00	17,282.42	22,602.02	45.59	59.62	8.00	6.07
20	500,000.00	UP	280	10,358	2.70	100.00	950,218.72	1,322,565.65	71.85	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 30/06/2012

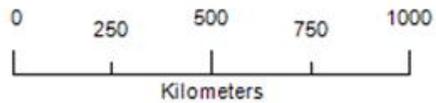
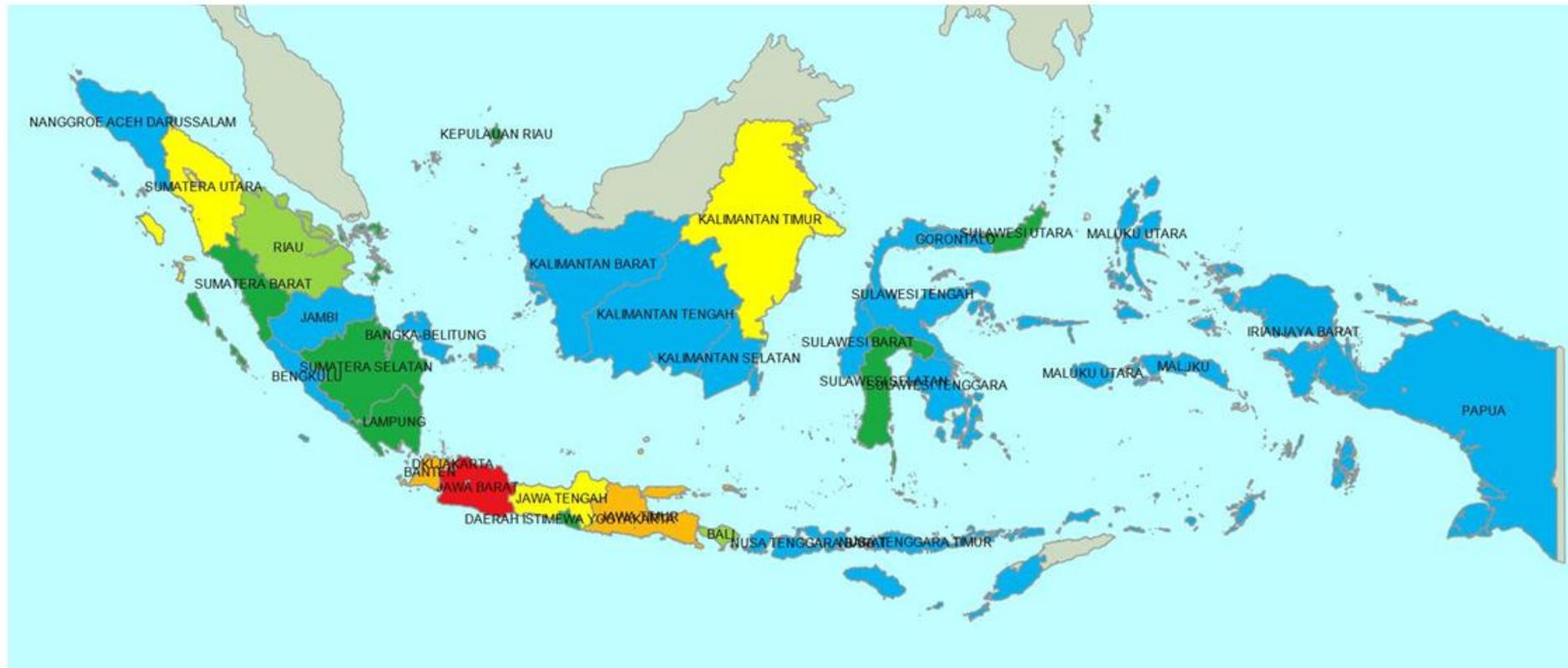
UNDERWRITING YEAR : 2008  
 OCCUPATION : RESIDENTIAL

PROCESSING DATE 26/03/2013

BAND	SUM INSURED (BAND) (in Million Rp)		NUMBER OF RISKS				GROSS PREMIUM (In Million Rp)				CLAIM FREQUENCY				INCURRED CLAIM (In Million Rp)				LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (l)/Σ(l)	CUM Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/ĥ
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)
1	0.00	50.00	5,217	5,217	12.83	12.83	172.16	172.16	0.09	0.09	2	2	0.77	0.77	5.27	5.27	0.02	0.02	3.06	3.06
2	50.00	100.00	3,380	8,597	8.31	21.14	319.43	491.59	0.16	0.25	28	30	10.73	11.49	480.86	486.13	1.84	1.86	150.54	98.89
3	100.00	200.00	5,516	14,113	13.57	34.71	1,048.20	1,539.79	0.53	0.78	74	104	28.35	39.85	941.48	1,427.62	3.60	5.47	89.82	92.72
4	200.00	300.00	4,323	18,436	10.63	45.34	1,337.54	2,877.33	0.67	1.45	51	155	19.54	59.39	1,635.99	3,063.61	6.26	11.73	122.31	106.47
5	300.00	500.00	5,624	24,060	13.83	59.17	2,745.94	5,623.27	1.38	2.83	49	204	18.77	78.16	6,504.58	9,568.19	24.90	36.63	236.88	170.15
6	500.00	750.00	3,847	27,907	9.46	68.63	2,849.62	8,472.89	1.44	4.27	21	225	8.05	86.21	4,399.14	13,967.33	16.84	53.47	154.38	164.85
7	750.00	1,000.00	2,710	30,617	6.66	75.30	2,930.25	11,403.14	1.48	5.74	15	240	5.75	91.95	3,384.22	17,351.55	12.96	66.42	115.49	152.16
8	1,000.00	1,500.00	2,687	33,304	6.61	81.90	4,094.49	15,497.64	2.06	7.81	11	251	4.21	96.17	1,981.16	19,332.71	7.58	74.01	48.39	124.75
9	1,500.00	2,000.00	1,518	34,822	3.73	85.64	3,267.46	18,765.10	1.65	9.45	1	252	0.38	96.55	694.82	20,027.53	2.66	76.67	21.26	106.73
10	2,000.00	2,500.00	928	35,750	2.28	87.92	2,470.26	21,235.36	1.24	10.70	3	255	1.15	97.70	651.36	20,678.88	2.49	79.16	26.37	97.38
11	2,500.00	3,000.00	692	36,442	1.70	89.62	2,346.13	23,581.49	1.18	11.88	1	256	0.38	98.08	352.77	21,031.66	1.35	80.51	15.04	89.19
12	3,000.00	4,000.00	925	37,367	2.27	91.90	3,807.58	27,389.07	1.92	13.80	2	258	0.77	98.85	1,186.97	22,218.63	4.54	85.06	31.17	81.12
13	4,000.00	5,000.00	569	37,936	1.40	93.30	3,116.35	30,505.42	1.57	15.37	2	260	0.77	99.62	3,755.27	25,973.90	14.38	99.43	120.50	85.15
14	5,000.00	7,500.00	727	38,663	1.79	95.08	5,427.46	35,932.88	2.73	18.10	1	261	0.38	100.00	148.49	26,122.39	0.57	100.00	2.74	72.70
15	7,500.00	10,000.00	700	39,363	1.72	96.81	7,634.27	43,567.15	3.85	21.95	0	261	0.00	100.00	0.00	26,122.39	0.00	100.00	0.00	59.96
16	10,000.00	20,000.00	545	39,908	1.34	98.15	9,628.71	53,195.86	4.85	26.80	0	261	0.00	100.00	0.00	26,122.39	0.00	100.00	0.00	49.11
17	20,000.00	50,000.00	351	40,259	0.86	99.01	13,938.10	67,133.97	7.02	33.82	0	261	0.00	100.00	0.00	26,122.39	0.00	100.00	0.00	38.91
18	50,000.00	100,000.0	154	40,413	0.38	99.39	15,857.74	82,991.70	7.99	41.81	0	261	0.00	100.00	0.00	26,122.39	0.00	100.00	0.00	31.48
19	100,000.00	500,000.0	202	40,615	0.50	99.88	63,633.04	146,624.74	32.05	73.86	0	261	0.00	100.00	0.00	26,122.39	0.00	100.00	0.00	17.82
20	500,000.00	UP	47	40,662	0.12	100.00	51,895.99	198,520.74	26.14	100.00	0	261	0.00	100.00	0.00	26,122.39	0.00	100.00	0.00	13.16

# Distribusi *Exposure* Gempa Bumi Indonesia per Provinsi, *Underwriting* Year 2012, per 30 Juni 2012

Indonesian Earthquake Exposure Distribution By Province, *Underwriting* Year 2012, as at 30 June 2012



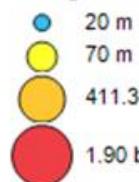
## Distribusi Gempa Bumi Indonesia $M \geq 5$ dan *Claim Incurred* 2012

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



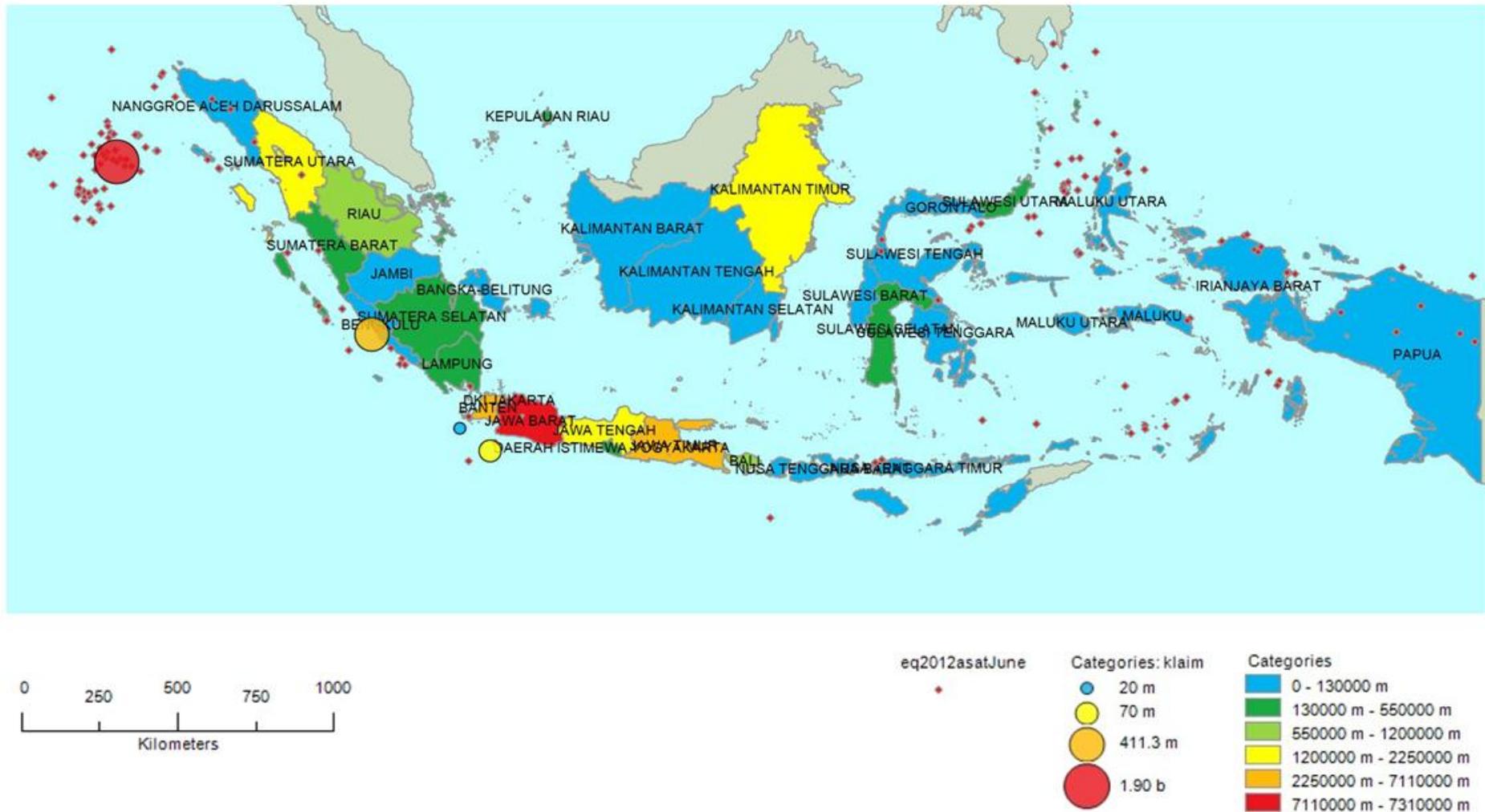
eq2012asatJune

Categories: klaim



## Distribusi *Exposure* Gempa Bumi Indonesia per Provinsi, *Underwriting Year* 2012, per 30 Juni 2012, Distribusi Gempa Bumi Indonesia $M \geq 5$ dan *Claim Incurred* UY 2012

*Indonesian Earthquake Exposure Distribution By Province, Underwriting Year 2012, as at 30 June 2012, Indonesian Earthquake Distribution  $M \geq 5$  and Claim Incurred 2012*



## Damage Ratio

Kerentanan (*vulnerability*) merupakan kemampuan keterhancuran struktur bangunan pada berbagai intensitas dari *ground motion* (gerakan tanah) yang disebabkan oleh gempa bumi. Kurva kerentanan tersebut diperoleh dari turunan *damage ratio* yang memberikan hubungan antara terjadinya suatu tingkat kerusakan pada bangunan terhadap derajat kerusakan akibat gempabumi (MMI).

*Damage ratio* diturunkan dari data claim kerusakan bangunan yang dikompilasi oleh MAIPARK akibat Gempa Sumatra Barat pada tanggal 30 September 2009 dengan moment magnitudo 7.6. Dari kurva tersebut kemudian diperoleh rata-rata kerusakan (MDF) untuk tiap intensitas MMI.

Berdasarkan penelitian tersebut, ratio rata-rata kerusakan pada MMI 7 yang terletak pada lokasi dekat dengan episenter gempa memberikan hasil sebesar 8,77%. Evaluasi hasil kerusakan tersebut jika dibandingkan dengan kurva kerentanan dari ATC 13 (FEMA), menunjukkan derajat kerusakan yang lebih tinggi namun hal tersebut dikarenakan hasil dalam penelitian ini menggunakan data kerusakan local yang berdasarkan hasil pengamatan lapangan gempa bumi Sumatera Barat.

Vulnerability is a building structure to resist an earthquake hazard in various ground motion intensities. The vulnerability curve is calculated from the damage ratio, which gives the relationship between the degree of building damage building and the intensity of damage (MMI) caused by an earthquake.

The damage ratio is derived from claim data for the building damage caused by an earthquake on 30 September 2009 with Magnitude of 7.6. From the curve, the mean damage factor (MDF) for each ground shaking intensity (MMI) is obtained.

Based on such research, it is obtained that the average ratio damage for MMI 7 for areas near the earthquake epicenter is 8.77%. This result is higher compare to ATC 13 (FEMA, US). This is due to data used, that the damage caused by The Pariaman Earthquake.

Tabel rata-rata kerusakan (MDF) beserta kurva damage ratio secara sederhana memberikan gambaran kerusakan bangunan untuk wilayah yang berada pada tiap MMI, semakin wilayah tersebut dekat dengan pusat gempa (dalam hal ini derajat MMI besar) maka akan diikuti ratio kerusakan yang tinggi. Hasil tersebut kemudian dijadikan evaluasi untuk input kedalaman program perhitungan kerugian (*Loss*) akibat gempa bumi.

The mean damage factor (MDF) table and the damage ratio curve give an overview of the building damage located on an area for each MMI. If an area is closer to epicenter (i.e. high MMI) then the damage ratio is also high. The result is then used to determine the amount of loss caused by an earthquake.

X \ Y	4	5	6	7
0.00	99.54%	92.31%	99.06%	68.85%
0.50	0.35%	0.00%	0.00%	1.76%
5.00	0.12%	7.69%	0.00%	8.56%
20.00	0.00%	0.00%	0.31%	9.95%
45.00	0.00%	0.00%	0.31%	3.96%
80.00	0.00%	0.00%	0.00%	2.36%
100.00	0.00%	0.00%	0.31%	4.57%
<b>MDF</b>	<b>0.01%</b>	<b>0.38%</b>	<b>0.52%</b>	<b>8.77%</b>

Tabel Mean Damage Factor

Keterangan Tabel :

X : Nilai Intensitas Kerusakan Gempa (MMI)  
 Y : Range % damage (dihitung dari ratio nilai claim dan TSI)

Nilai pada tiap kolom merupakan % jumlah kerusakan di tiap range % damage terhadap MMI

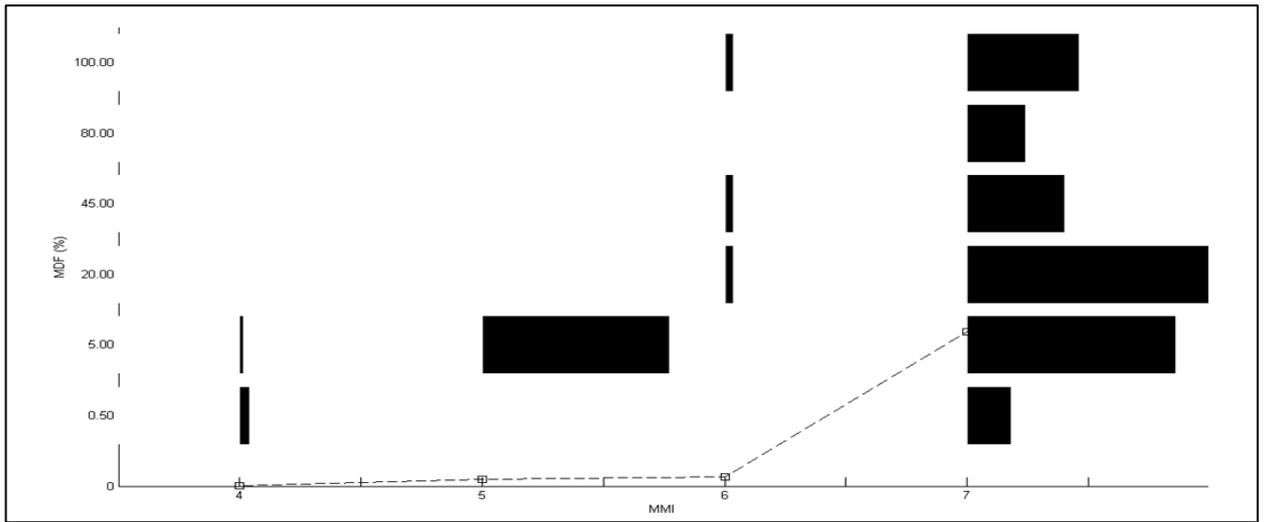
Nilai MDF dihitung dari rata-rata keseluruhan % jumlah damage di tiap-tiap MMI

Table Note :

X axis : an intensity value of earthquake (MMI)  
 Y axis : a range of percentage damage (calculated from the ratio of claim amount and Total Sum Insured)

Value of each column is the percentage range of damage toward MMI

Value of MDF is calculated based on overall average percentage of total damage in each MMI



Kurva *Damage Ratio*

## GLOSSARIES

1. OCCUPATION :

A - AGRICULTURAL

C - COMMERCIAL

I - INDUSTRIAL

R - RESIDENTIAL

2. ZONES (BASED ON CRESTA) :

1.1 - Banda Aceh

1.2 - Medan

1.3 - Others

1 - North Sumatera

2.1 - Padang

2.2 - Palembang

2.3 - Others

2 - South Sumatera

3.1 - DKI Jakarta

3.2 - Bandung

3.3 - Others

3 - DKI & West java

4.1 - Semarang

4.2 - Yogyakarta

4.3 - Others

4 - DIY & Central Java

- 5.1 - Surabaya
  - 5.2 - Others
  - 5 - East Java
  
  - 6 - Kalimantan
  
  - 7.1 - Ujung Pandang
  - 7.2 - Others
  - 7 - Sulawesi
  
  - 8 - Other Islands
3. f : Frequencies  
F : Accumulations of frequencies  
Cum : Cumulative (increasing in amount by one addition after another)
4. Incurred Claim  
Outstanding Claims (100%) plus paid/settled claims (100%)
5. Sum Insured  
The Sum Insured represents 100% Sum Insured
6. Gross Premium  
Gross Premium represent 100% premium
7. Loss Ratio  
The percentage ratio of Incurred claims to Gross Premium

## TARIF ASURANSI GEMPA BUMI TAHUN 2010

### Commercial and Industrial (Non Dwelling House)

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

### Dwelling House – occupation code 2976

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

Tariff in ‰ (mil)

### DEFINISI

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

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

**DWELLING HOUSE** : Obyek dengan kode okupasi 2976

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

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

**FIRST LOSS SCALE**

<b>% of Values</b>	<b>% of Total Premium</b>	<b>% of Values</b>	<b>% of Total Premium</b>	<b>% of Values</b>	<b>% of Total Premium</b>
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**

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

## 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.	