

# **Statistik Asuransi Gempa Bumi Indonesia 2017**

**Indonesian Earthquake Insurance Statistics 2017**



## Kata Pengantar

### *Foreword*

Bapak dan Ibu Direksi Perusahaan Asuransi yang saya hormati,

Dengan mengucap Puji Syukur Kehadirat Tuhan Yang Maha Esa, buku “Laporan Statistik Asuransi Gempa Bumi Indonesia (LSAGBI) Desember 2017” telah selesai disusun. Laporan ini merupakan salah satu hasil Misi Maipark dalam membangun database kebencanaan dan diharapkan mampu mendukung industri asuransi umum dalam mengelola risiko kebencanaan.

Pada laporan periode ini terdapat kajian yang kami tambahkan dan perdalam. Tambahan kajian dilakukan atas perbandingan pertumbuhan premi industri asuransi umum Indonesia dan beberapa negara ASEAN tahun 2017. Kami juga menambahkan kajian pertumbuhan premi asuransi umum dan harta benda Indonesia 7 tahun terakhir. Pendalaman kajian dilakukan atas data premi, eksposur dan jumlah risiko meliputi kenaikan dan penurunan yang terjadi atas suatu wilayah atau okupasi. Kematangan data sesi juga diulas lebih lanjut sebagai salah satu alat pendukung dalam melakukan estimasi pertambahan premi ke depan. Ulasan aktuaria dan ulasan asuransi kali ini lebih menyoroti kesesuaian metode pencadangan klaim atas risiko gempa bumi dan manfaat *data mining* di (re)asuransi. Atas adanya format baru dalam zonasi dengan resolusi rendah terbaru untuk Indonesia, kami melakukan pemutakhiran Cresta Zone menjadi per provinsi saja.

Hasil di atas tak lepas dari dukungan seluruh industri asuransi umum. Kami menyadari atas kebutuhan peningkatan mutu laporan dan melalui saran maupun kritik yang disampaikan akan dipergunakan dalam perbaikan ke depan.

Akhir kata, semoga laporan yang disajikan dapat memenuhi harapan dan kami mohon maaf jika terdapat kesalahan penulisan dan data yang disajikan.

Hormat kami,

*Dear Sir / Madam,*

*Our gratitude to God Almighty, the “Indonesian Earthquake Insurance Statistic Report December 2017” is ready to publish. This report is one of the results of the Maipark’s Mission in developing catastrophe database and is expected to support the general insurance industry in catastrophe risk management.*

*There are some additional and more deep study in this report. Additional study were done on the comparison of premium growth of Indonesia's general insurance industry and some ASEAN countries in 2017. We also adding study on premium growth of general insurance and property of Indonesia in the last 7 years.*

*More deep study is done on premium, exposure and number of risk data relate to the increase and decrease upon region or occupation.*

*The maturity of data session is also studied further as one of the supporting tools for estimating the increase in future premium.*

*Actuarial reviews and insurance reviews highlight the appropriateness of claims reserve methods for earthquake risks and the benefits of data mining on (re)insurance. Due to introduction upon new format in zoning with new low resolution for Indonesia, we are updating the Cresta Zone to province only.*

*The above results can not be separated from the support of the entire general insurance industry. We are aware the need to improve the quality of the report and suggestions and criticisms will be used in the future improvements.*

*Finally, hopefully the report could meet the expectations and we apologize for any possible errors presented and data in this report.*

*Sincerely,*

**Yasril Y. Rasyid**  
President Director

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# Gambaran Ekonomi – Industri Asuransi 2017

## *Economic – Insurance Industry Outlook 2017*

**Ekonomi dan Asuransi di Kawasan 2017** *Economy and Insurance in the Region 2017*

**Produk Domestik Bruto 2017** *Gross Domestic Product 2017*

**Premi Sektor Asuransi 2017** *Insurance Sector Premium 2017*

**Asuransi Gempa Bumi 2004-2017** *Earthquake Insurance 2004-2017*

# Keadaan Ekonomi 2017. Economic Outlook 2017

## Ekonomi dan Asuransi di Kawasan Economy and Insurance in the Region

Source: <https://www.vectorstock.com>



### Thailand

Population 68,9 Million  
GDP USD 407,026 Million

### Vietnam

Population 92,7 Million  
GDP USD 205,276 Million

### Philippine

Population 103,3 Million  
GDP USD 304,905 Million

### Malaysia

Population 31,2 Million  
GDP USD 296,536 Million

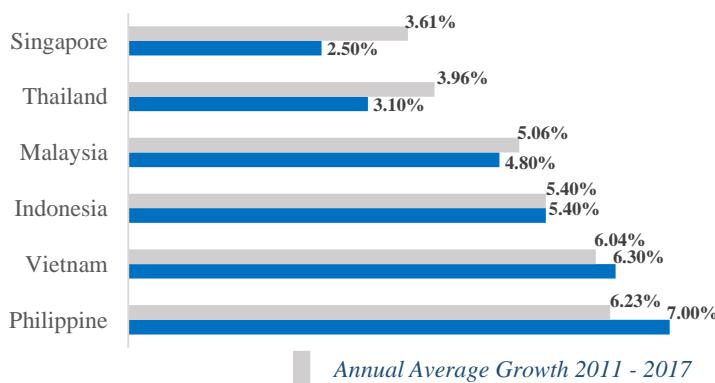
### Singapore

Population 5,6 Million  
GDP USD 296,976 Million

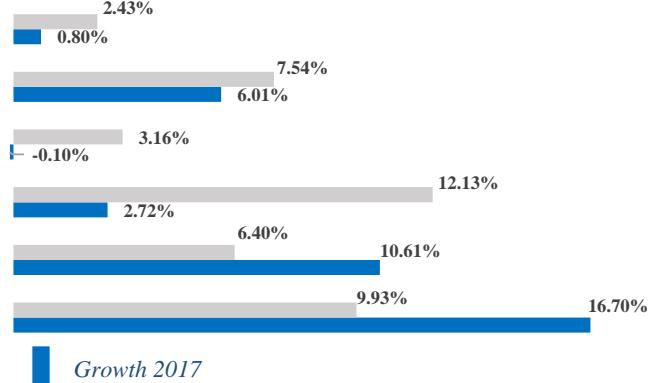
### Indonesia

Population 261,1 Million  
GDP USD 932,259 Million

#### GDP Growth 2011 - 2017



#### Non-Life Insurance Premium Growth 2011 - 2017



Pertumbuhan premi asuransi umum di Indonesia pada tahun 2017 tergolong kecil dibandingkan dengan Vietnam dan Filipina yang memiliki kemiripan kondisi market asuransi umum dengan Indonesia. Berbeda dengan kondisi market asuransi umum di Negara Singapura yang telah matang, pertumbuhan premi asuransi umum relatif kecil.

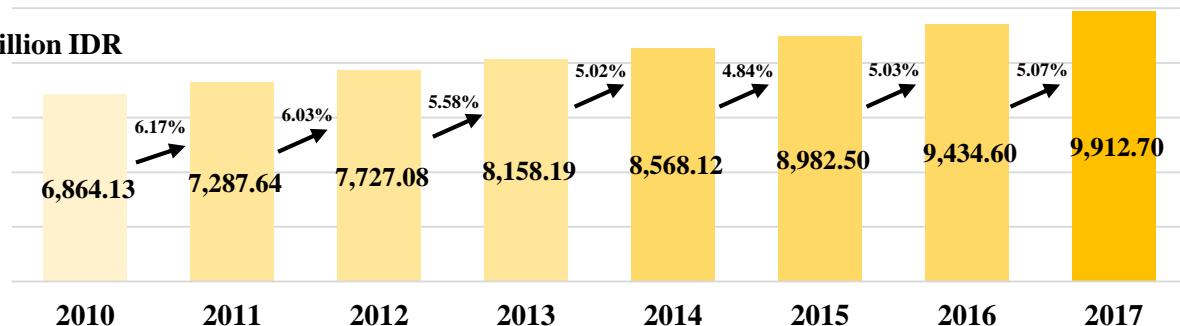
*General insurance premium growth of Indonesia in 2017 is relatively smaller than Vietnam and the Philippines which have similar general insurance market condition compared to Indonesia. In contrast, general insurance market conditions in Singapore has matured with relatively small growth of general insurance premium.*

## Keadaan Ekonomi 2017. Economic Outlook 2017

# Produk Domestik Bruto 2017

## Gross Domestic Product 2017

Source: Badan Pusat Statistik, 2017



Selama 7 tahun terakhir, pertumbuhan PDB Indonesia mencapai titik tertinggi sebesar 6,17% pada tahun 2011. Sejak tahun 2011 sampai dengan tahun 2015, pertumbuhan PDB mengalami tren negatif. Pertumbuhan PDB paling kecil adalah sebesar 4,83% pada tahun 2015. Setelah itu, sejak tahun 2016 pertumbuhan PDB mulai menunjukkan tren positif yaitu sebesar 5,03% pada tahun 2016 dan 5,07% pada tahun 2017.

Laju pertumbuhan pada sektor Jasa Keuangan dan Asuransi tahun 2017 mencapai 5,48% dimana angka tersebut lebih kecil dari pertumbuhan tahun sebelumnya yang mencapai 8,9%. Laju pertumbuhan tertinggi terjadi pada sektor Informasi dan Komunikasi yaitu mencapai 9,81%.

*For the last 7 years, Indonesia's GDP growth has reached the highest rate of 6.17% in 2011. After that, GDP growth shows negative trend, reaching the smallest value of 4.83% in 2015. GDP growth began showing positive trend since 2016 i.e. 5.03% in 2016 and 5.07% in 2017.*

*The growth rate of Financial Services and Insurance sector has only reached 5.48% in 2017, lower than the previous year growth i.e. 8.9%. The highest growth rate occurred in the Information and Communications sector which is 9.81%.*

## IDR 9.913 Trillion

Rp9.913 triliun adalah total Produk Domestik Bruto (PDB) Indonesia pada tahun 2017. Tiga sektor usaha dengan kontribusi paling besar adalah: (i) Industri Pengolahan – 21,22%, (ii) Perdagangan Besar Eceran; Reparasi Mobil dan Sepeda Motor – 13,23% dan (iii) Pertanian, Kehutanan dan Perikanan – 12,68%.

*IDR9,913 trillion is Indonesia's GDP 2017. Three sectors with highest contribution are: (i) Processing Industry – 21.22%, (ii) Grocery, Retail and Automotive Trading – 13.23% and (iii) Farming, Forestry and Fisheries – 12.68%.*

## IDR 398,9 Trillion

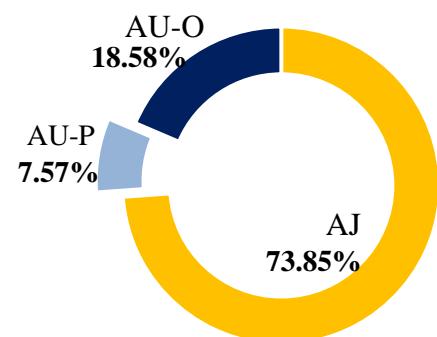
Rp398,9 triliun adalah besaran PDB dalam kelompok usaha Jasa Keuangan dan Asuransi. Sektor ini berkontribusi sebesar 4% dari total PDB Indonesia pada tahun 2017 yang mana masih berada di bawah sektor Konstruksi; Pertambangan dan Penggalian; Informasi dan Komunikasi.

*IDR398.9 trillion is the GDP of Financial Services and Insurance sector. This sector contributes 4% of Indonesia's total GDP in 2017, which is below Construction sector; Mining and Excavation; Information and Communication.*

# Keadaan Asuransi 2017. Insurance Outlook 2017

## Premi Asuransi 2017 Insurance Premium 2017

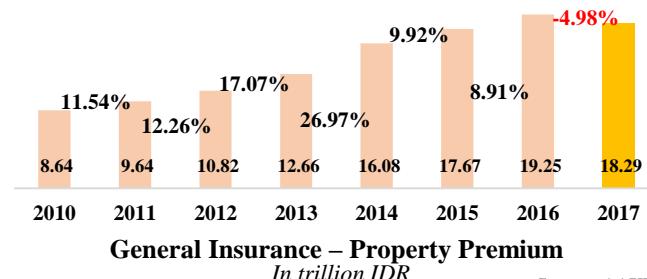
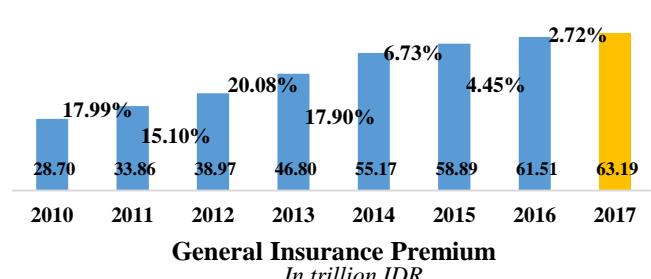
Uraian/Description	In million IDR Premi /Premium
Asuransi Jiwa/ Life Insurance (AJ)	178,433,166
Asuransi Umum - Harta Benda/ General Insurance - Property (AU-P)	18,290,350
Asuransi Umum - Lainnya/ General Insurance - Others (AU-O)	44,896,100



Source: OJK, AAUI 2017

Produksi premi asuransi jiwa lebih tinggi dibandingkan dengan asuransi umum. Dari total produksi premi 2017 sebesar Rp241 triliun, asuransi jiwa berkontribusi sebesar 73,85% sedangkan asuransi umum hanya 26,15%. Dari total asuransi umum tersebut , 28,95% merupakan produksi premi asuransi umum dari lini bisnis harta benda.

*Life insurance premium production is higher than general insurance. Life insurance contribute 73.85% of Rp241 trillion, the total premium production in 2017, whereas general insurance contribute only 26.15%. The premium production of general insurance from the property line of business is 28.95% of total general insurance premium.*



Source: AAUI

Angka pertumbuhan premi asuransi umum dari tahun 2011 sampai dengan 2017 memiliki kecenderungan menurun. Tahun 2017 memiliki angka pertumbuhan terkecil dalam 7 tahun terakhir, yaitu 2,72% dimana premi harta benda mengalami penurunan sebesar 4,98%.

*General insurance premium growth from 2011 to 2017 tend to decrease. The smallest growth for the last 7 years occurred in 2017, i.e. 2.72% with the property premium decrease i.e. 4.98%.*

## Industri Asuransi 2017 - Insurance Industry 2017

Pada tanggal 19 Juli 2017, OJK telah memberikan izin usaha di bidang reasuransi kepada **PT Reasuransi Nusantara Makmur**, sehingga semenjak itu jumlah perusahaan reasuransi menjadi enam perusahaan. Kami mengucapkan selamat dan berharap dengan kehadiran perusahaan reasuransi yang baru ini dapat meningkatkan kualitas industri asuransi di Indonesia secara keseluruhan.

*OJK has granted reinsurance license to **PT Reasuransi Nusantara Makmur** on July 19, 2017, making the number of reinsurance companies become six companies. We congratulate and hope that the presence of this new reinsurance company may improve the quality of the insurance industry as a whole in Indonesia.*

6

Perusahaan  
Reasuransi  
Reinsurance

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Perusahaan  
Asuransi Umum  
General Insurance

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Perusahaan  
Asuransi Jiwa  
Life Insurance

5

Asuransi  
Wajib dan Sosial  
Mandatory and Social Insurance

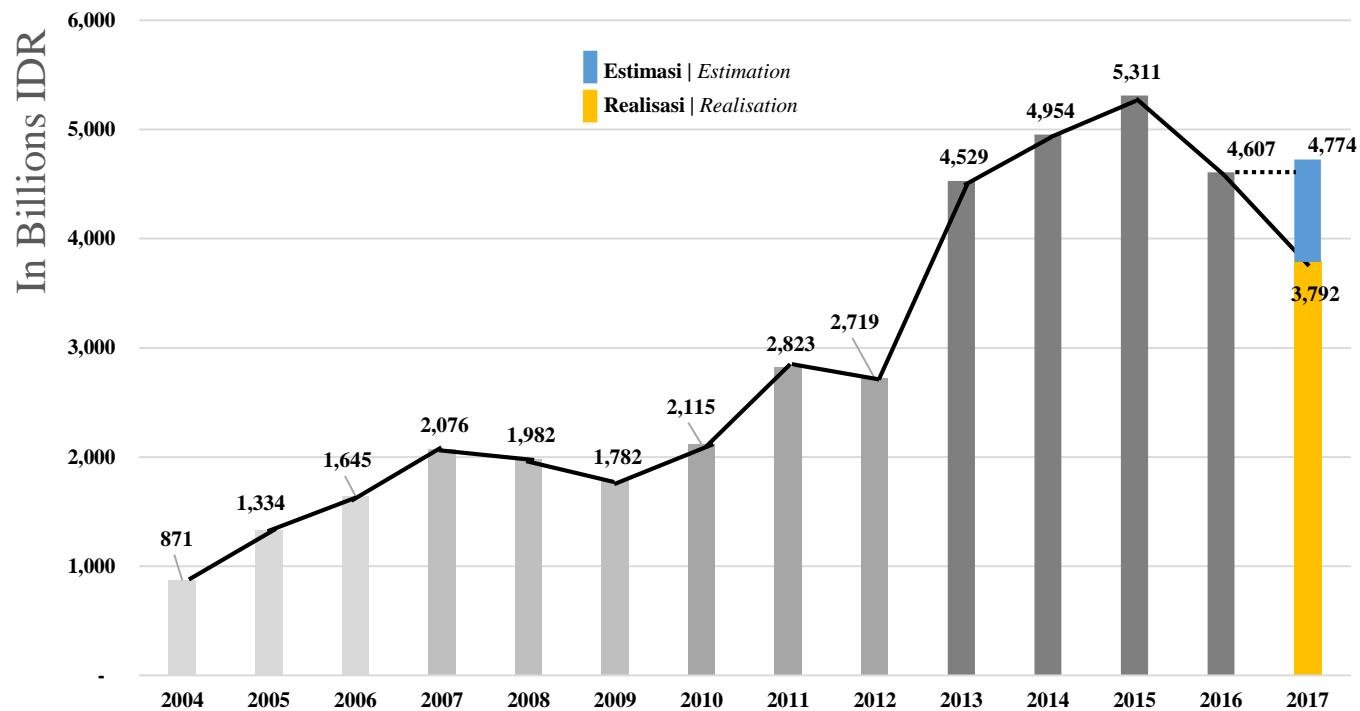
Source: OJK, AAUI, 2017

# Catatan Asuransi Gempa Bumi 2004 - 2017

## *Earthquake Insurance 2004 – 2017*

### Premi 2004-2017

### *Premium 2004-2017*



Grafik ini menampilkan pertumbuhan premi dari underwriting year (UY) 2004-2017 per 31 Januari 2018. UY 2017 masih belum matang dan masih akan bertambah sampai dengan akhir tahun 2018 nanti. Dari pengalaman tahun-tahun sebelumnya, kami mengestimasi produksi premi untuk UY 2017 ini dapat mencapai Rp4,8 triliun hingga akhir tahun 2018. Diharapkan tahun 2018 nanti akan menjadi titik balik atas penurunan yang terjadi selama dua tahun terakhir.

Penurunan paling signifikan dapat dilihat pada premi UY 2016 dibandingkan dengan UY 2015. Penurunan premi paling besar teridentifikasi di Provinsi DIY-Kota Yogyakarta (Zona 4) dari Rp681,44 miliar menjadi Rp36,85 miliar (lihat Tabel 3.1) yang sebagian besar terjadi di Okupasi Komersial.

*This graph shows premium growth from UY 2004-2017 as at 31 January 2018. UY 2017 is not yet mature and will still increase until the end of 2018. Referring to previous years experience, we estimate that the premium production for UY 2017 may reach Rp4,8 trillion until the end of 2018. We hope 2018 will be a turning point of the decline occurring in the last two years.*

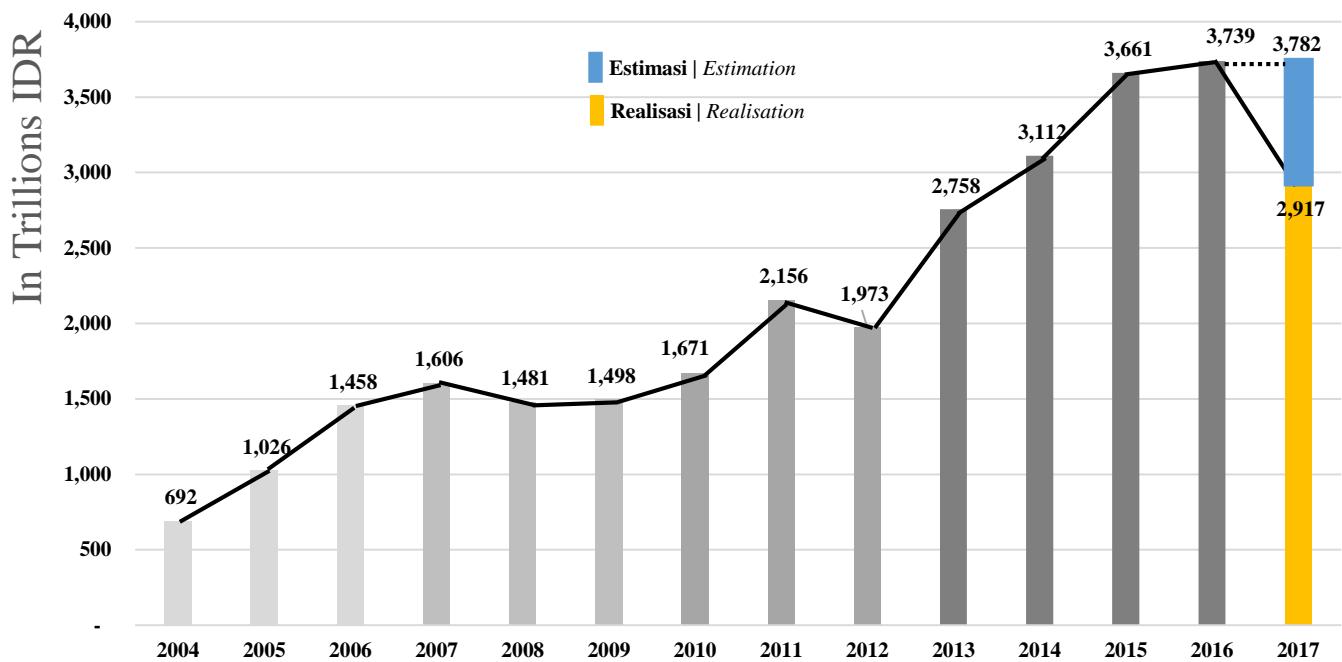
*The most significant decline in premium obtained by comparing UY 2016 to UY 2015. The highest premium decline is identified in Yogyakarta Province (Zone 4), which goes down from Rp681.44 billion to Rp36.85 billion (see Table 3.1) and mostly occur in Commercial Occupation.*

# Catatan Asuransi Gempa Bumi 2004 - 2017

## *Earthquake Insurance 2004 – 2017*

### Eksposur 2004-2017

*Exposure 2004-2017*



Seperti pertumbuhan premi, hal yang sama dapat dilihat pada pertumbuhan eksposur yang ditampilkan untuk UY 2004-2017 pada grafik di atas. Untuk UY 2017, kami juga mengestimasi eksposur dapat mencapai Rp3,8 kuadrilun sampai dengan akhir tahun 2018 dengan sebaran eksposur yang tetap terpusat lebih dari 50% di Jawa bagian barat.

Pemusatan dan peningkatan eksposur di Jawa bagian barat dapat dilihat pada data eksposur UY 2016. Terjadi kenaikan eksposur signifikan di Provinsi Jawa Barat sebesar Rp563 triliun yang didominasi Kabupaten Bekasi. Di daerah lain terjadi penurunan, contohnya di Provinsi DIY sebesar Rp374 triliun yang didominasi Kota Yogyakarta.

*Following the premium growth, the same condition can be seen in exposure growth shown above from 2004-2017 UY. For 2017 UY, we also estimate that the exposures may reach Rp3.8 quadrillion until the end of 2018 constantly concentrated 50% in western of Java.*

*Concentration and increment in western of Java can be seen in 2016 UY exposure data. Exposure increase significantly in West Java Province i.e. Rp563 trillion which is dominated by Bekasi Regency. There are declines in some other areas, for example in Yogyakarta Province i.e. Rp374 trillion which is dominated by Yogyakarta City.*

# Catatan Asuransi Gempa Bumi 2016 - 2017

## Earthquake Insurance 2016 – 2017

### Analisis Perkembangan Data 2016 -2017

#### *Data Development Analysis of 2016-2017*

Data risiko gempa bumi dalam suatu *Underwriting Year* (UY) yang telah disesikan kepada Maipark akan mengalami perkembangan dari waktu ke waktu seiring adanya mutasi data yang dikirimkan oleh *ceding* seperti perubahan, pembatalan dan penyesuaian data. Jika diamati dalam rentang waktu tertentu, secara agregat suatu saat data tersebut akan mengalami kematangan, yaitu suatu kondisi dimana data tidak berubah atau mengalami perubahan yang sangat kecil.

Pada Tabel 1 sampai Tabel 3 disajikan pergerakan data premi, eksposur dan jumlah risiko untuk beberapa UY per tanggal tutup buku (31 Januari) untuk mengetahui gambaran atas kematangan data. Sebagai contoh:

1. Premi UY 2011 sampai dengan 31 Januari 2012 adalah sebesar Rp2.070.445,34 juta (kotak hijau).
2. Premi UY 2011 sampai dengan 31 Januari 2018 adalah sebesar Rp 2.823.169,51 juta (kotak merah).
3. Premi UY 2014 sampai dengan 31 Januari 2017 adalah sebesar Rp4.958.383,13 juta (kota warna hitam).

Cara baca ini juga berlaku untuk Tabel 2 dan Tabel 3 berikut:

*The earthquake risk data of UY that has been ceded to Maipark will develop from time to time as there are data mutations such as endorsement, cancellations, adjustments from ceding. If observed within a period of time, data in aggregate will tends to maturity i.e. a condition where the data does not change or very small change.*

*Table 1 to 3 shows the development of premium, exposure and number of risk data for several UY as at closing book ( 31 January) to find out the description of data maturity. As example:*

1. Premium UY 2011 as at January 31, 2012 i.e. Rp2,070,445.34 million (green box)
2. Premium UY 2011 as at January 31, 2018 i.e. Rp2,823,169,51 million (red box).
3. Premiums UY 2014 as at January 31, 2017 i.e. Rp4.958.383,13 million (black box)

This “how to read” also applies to the following Table 2 and 3.

**Tabel 1 | Table 1**  
**Segitiga Premi per UY | Premium Triangle by UY**

UY	TAHUN PENGEMBANGAN   DEVELOPMENT YEAR						Dalam jutaan Rp. / Million DR
	0	1	2	3	4	5	
2011	2,070,445.34	2,699,574.80	2,813,422.50	2,813,961.47	2,823,404.23	2,823,320.44	2,823,169.51
2012	2,034,099.90	2,638,969.99	2,643,245.93	2,721,173.02	2,719,859.51	2,719,136.34	
2013	3,349,840.45	4,251,233.19	4,530,273.70	4,529,021.24	4,528,803.89		
2014	3,089,921.60	5,006,925.76	4,958,383.13	4,953,708.54			
2015	4,444,115.68	5,334,948.61	5,310,870.51				
2016	3,659,205.85	4,607,154.33					
2017	3,792,034.06						

**Tabel 2 | Table 2**  
**Segitiga Eksposur per UY | Exposure Triangle by UY**

UY	TAHUN PENGEMBANGAN   DEVELOPMENT YEAR						Dalam millian Rp.   Billion IDR
	0	1	2	3	4	5	
2011	1,592,150.47	2,065,354.70	2,149,078.86	2,149,278.86	2,156,026.38	2,155,983.33	2,155,856.82
2012	1,488,913.86	1,931,628.07	1,930,165.16	1,974,155.16	1,973,369.68	1,972,904.82	
2013	2,052,801.70	2,603,434.82	2,758,584.20	2,757,870.54	2,757,686.01		
2014	1,992,045.52	3,131,274.13	3,114,744.96	3,111,654.07			
2015	2,999,531.83	3,676,014.79	3,660,707.96				
2016	2,884,480.35	3,739,867.11					
2017	2,916,615.18						

# Catatan Asuransi Gempa Bumi 2016 - 2017

## *Earthquake Insurance 2016 – 2017*

### Analisis Perkembangan Data 2016 -2017

*Data Development Analysis of 2016-2017*

**Tabel 3 | Table 3**  
**Segitiga Jumlah Risiko per UY | Number of Risks Triangle by UY**

UY	TAHUN PENGEMBANGAN   DEVELOPMENT YEAR						
	0	1	2	3	4	5	6
2011	115,148	161,354	165,901	165,923	165,943	165,964	166,007
2012	126,283	171,926	173,047	173,777	173,844	173,845	
2013	152,088	187,803	189,173	190,297	190,329		
2014	164,001	234,326	235,857	235,899			
2015	170,878	234,024	235,276				
2016	182,474	225,460					
2017	174,515						

Jika perbedaan premi antar tahun pengembangan dalam tabel-tabel di atas disajikan dalam rasio maka diperoleh tabel berikut:

*If the premium difference between development year in the table above is presented in ratio then it's obtained the following table :*

**Tabel 4 | Table 4**  
**Segitiga Rasio Perbedaan Premi | Ratio of Premium Deviation Triangle**

UY	RASIO   RATIO *					
	1:0	2:1	3:2	4:3	5:4	6:5
2011	30.39%	4.22%	ε	<b>0.34%</b>	ε	ε
2012	29.74%	0.16%	<b>2.95%</b>	ε	ε	
2013	26.91%	<b>6.56%</b>	ε	ε		
2014	62.04%	<b>-0.97%</b>	ε			
2015	20.05%	-0.45%				
2016	25.91%	→1:0 = $\frac{\text{Premi tahun 1} - \text{Premi tahun 0}}{\text{Premi tahun 0}} = \frac{4,607,154.33 - 3,659,205.85}{3,659,205.85} = 25.91\%$				

\*) Rasio = Persentase perbedaan premi antar Tahun Pengembangan | Percentage of premium deviation between Development Year

ε: nilai yang lebih kecil dari -0,1% atau 0,1% | value smaller than -0.1% or 0.1%

**Tabel 5 | Table 5**  
**Segitiga Rasio Perbedaan Eksposur | Ratio of Exposure Deviation Triangle**

UY	RASIO   RATIO					
	1:0	2:1	3:2	4:3	5:4	6:5
2011	29.72%	4.05%	ε	<b>0.31%</b>	ε	ε
2012	29.73%	ε	<b>2.28%</b>	ε	ε	
2013	26.82%	<b>5.96%</b>	ε	ε		
2014	57.19%	<b>-0.53%</b>	-0.10%			
2015	22.55%	<b>-0.42%</b>				
2016	29.65%					

# Catatan Asuransi Gempa Bumi 2016 - 2017

## *Earthquake Insurance 2016 – 2017*

### Analisis Perkembangan Data 2016 -2017

*Data Development Analysis of 2016-2017*

Berdasarkan Tabel 4 dan 5 dapat diperoleh informasi bahwa untuk premi dan eksposure UY 2011 mengalami perubahan kecil ( $\epsilon$ ) pada tahun pengembangan kelima dan keenam. Oleh karena itu data premi dan eksposur UY 2011 dikatakan matang di tahun pengembangan keempat.

Dari uraian di atas kematangan data premi dan eksposur UY dapat dilihat semakin cepat dan hal ini dapat diakibatkan karena keakuratan data semakin baik sehingga mempercepat proses validasi data.

*Based on Table 4 and 5 the premium and exposures in UY 2011 experienced small changes in the fifth and sixth development year. Therefore, premium and exposure UY 2011 is said to be mature in fourth development year.*

*From the above description can be seen that the maturity of premium and exposure in UY more quickly and this can be caused due to the more accuracy such that speed up the process of data validation.*

**Tabel 6 | Table 6**

**Segitiga Rasio Perbedaan Jumlah Risiko | Ratio of Number of Risk Deviation Triangle**

UY	RASIO   RATIO					
	1:0	2:1	3:2	4:3	5:4	6:5
2011	40.13%	<b>2.82%</b>	$\epsilon$	$\epsilon$	$\epsilon$	$\epsilon$
2012	36.14%	0.65%	<b>0.42%</b>	$\epsilon$	$\epsilon$	
2013	23.48%	0.73%	<b>0.59%</b>	$\epsilon$		
2014	42.88%	<b>0.65%</b>	$\epsilon$			
2015	36.95%	<b>0.53%</b>				
2016	23.56%					

Gambaran untuk kematangan Jumlah Risiko berbeda dengan uraian premi dan eksposur. Dalam Tabel 6 dapat dilihat bahwa pola kematangannya tidak mengikuti pola premi dan eksposur.

Sehubungan dengan kebutuhan analisis perkembangan premi di UY 2017 saat kematangan terjadi, maka perlu dilakukan beberapa asumsi dalam proses tersebut. Langkah dan asumsi yang digunakan adalah:

1. Premi UY 2016 diasumsikan telah matang di 2018 (per 31 Januari 2018).
2. Estimasi/prediksi nilai premi UY 2017 saat matang di 2019 (per 31 Januari 2019):
  - a. Asumsi pertambahan premi UY 2017 mengikuti pertumbuhan premi asuransi umum 2017 sebesar 2,72% dan diterapkan pada UY 2016 per 31 Januari 2018 atau,
  - b. Asumsi pertambahan premi UY 2017 mengikuti pola kematangan sebesar 24,3% yang diterapkan pada UY 2017 posisi 31 Januari 2018.
3. Penyebaran nilai estimasi/prediksi premi UY 2017 dari point 2 sesuai provinsi.

Hasil estimasi ini dapat dilihat dalam Tabel 7.

# Catatan Asuransi Gempa Bumi 2016 - 2017

## Earthquake Insurance 2016 – 2017

### Analisis Perkembangan Data 2016 -2017

*Data Development Analysis of 2016-2017*

*The maturity description for number of risks differs from the of premium and the exposure. In Table 6 it can be seen that the maturity pattern does not follow the premium and exposure.*

*In line with the needs of analysis of premium development UY 2017 when the maturity occurs, it is necessary to make some assumptions in the process. The steps and assumptions are:*

1. *UY 2016 premium is assumed to have matured in 2018 (as at 31 January 2018).*
2. *Premium estimation / prediction of UY 2017 matured in 2019 (as at 31 January 2019):*
  - a. *The assumption of the premium increase for UY 2017 follows the growth of general insurance premium of 2017 i.e. 2.72% and applied to UY 2016 as at January 31, 2018 or,*
  - b. *The assumption of the premium growth follows the maturity pattern i.e. 24.3% against the 2017 UY 2017 closing position.*
  - c. *Deployment of estimated value / prediction of UY 2017 premium from point 2 according to province.*

*The results of this estimate can be seen in Table 7.*

# Catatan Asuransi Gempa Bumi 2016 - 2017

## *Earthquake Insurance 2016 – 2017*

**Tabel 7 | Table 7**  
**Estimasi Premi UY 2017| Premium Estimation of UY 2017**

Provinsi / Province	Cresta ID	Premi UY 2016*	Premi UY 2017	Premi UY 2017 (Estimasi)**	Premi UY 2017 (Estimasi)***
01. NAD	IDN_AC	24,647,247,812.13	22,543,896,731.01	25,317,652,952.62	28,022,063,636.65
02. SUMATERA UTARA	IDN_SU	122,236,569,573.89	110,123,667,224.49	125,561,404,266.30	136,883,718,360.04
03. SUMATERA BARAT	IDN_SB	80,587,487,762.43	82,413,576,808.81	82,779,467,429.57	102,440,075,973.35
04. RIAU	IDN_RI	70,619,897,658.52	48,630,059,026.20	72,540,758,874.83	60,447,163,369.57
05. JAMBI	IDN_JA	12,897,416,894.48	11,452,900,902.95	13,248,226,634.01	14,235,955,822.37
06. SUMATERA SELATAN	IDN_SS	85,313,314,075.67	66,822,866,199.17	87,633,836,218.53	83,060,822,685.57
07. BENGKULU	IDN_BE	8,152,666,323.61	8,849,619,620.26	8,374,418,847.61	11,000,077,187.98
08. LAMPUNG	IDN_LA	44,097,311,799.84	55,610,208,685.48	45,296,758,680.80	69,123,489,396.05
09. KEP BANGKA-BELITUNG	IDN_BB	3,670,289,425.72	1,511,660,742.86	3,770,121,298.10	1,878,994,303.37
10. KEPULAUAN RIAU	IDN_KR	37,153,966,854.34	30,057,561,721.03	38,164,554,752.78	37,361,549,219.24
11. JAKARTA	IDN_JK	912,929,602,973.11	864,944,213,652.66	937,761,288,173.98	1,075,125,657,570.26
12. JAWA BARAT	IDN_JB	1,422,859,359,917.10	805,423,194,442.76	1,461,561,134,506.84	1,001,141,030,692.35
13. JAWA TENGAH	IDN_JT	260,354,582,174.50	206,115,411,851.72	267,436,226,809.65	256,201,456,931.69
14. DIY	IDN_YO	36,846,829,932.03	24,686,517,616.09	37,849,063,706.18	30,685,341,396.80
15. JAWA TIMUR	IDN_JI	381,440,850,170.87	404,278,248,735.04	391,816,041,295.52	502,517,863,177.66
16. BANTEN	IDN_BT	540,069,607,136.58	515,512,146,300.30	554,759,500,450.70	640,781,597,851.27
17. BALI	IDN_BA	161,700,251,260.39	138,222,512,901.33	166,098,498,094.67	171,810,583,536.35
18. NUSA TENGGARA BARAT	IDN_NB	10,281,218,577.70	14,011,498,509.09	10,560,867,723.01	17,416,292,646.80
19. NUSA TENGGARA TIMUR	IDN_NT	4,692,121,608.28	6,865,927,958.26	4,819,747,316.03	8,534,348,452.12
20. KALIMANTAN BARAT	IDN_KB	11,973,089,466.41	11,380,969,591.91	12,298,757,499.90	14,146,545,202.74
21. KALIMANTAN TENGAH	IDN_KT	17,375,073,284.05	4,129,043,655.67	17,847,675,277.38	5,132,401,264.00
22. KALIMANTAN SELATAN	IDN_KS	24,743,353,327.09	31,210,605,718.41	25,416,372,537.59	38,794,782,907.98
23. KALIMANTAN TIMUR	IDN_KI	65,685,636,481.87	75,259,234,143.23	67,472,285,794.18	93,547,228,040.03
24. KALIMANTAN UTARA	IDN_KU	2,956,159,111.09	1,714,315,783.98	3,036,566,638.91	2,130,894,519.49
25. SULAWESI UTARA	IDN_SA	35,517,276,235.08	30,496,095,409.06	36,483,346,148.67	37,906,646,593.46
26. SULAWESI TENGAH	IDN_ST	9,555,954,110.04	6,397,082,427.20	9,815,876,061.83	7,951,573,457.01
27. SULAWESI SELATAN	IDN_SN	138,988,444,327.12	138,033,922,525.95	142,768,930,012.82	171,576,165,699.76
28. SULAWESI TENGGARA	IDN SG	29,814,093,788.60	26,868,934,895.92	30,625,037,139.65	33,398,086,075.63
29. GORONTALO	IDN_GO	5,319,598,641.34	5,034,217,166.29	5,464,291,724.38	6,257,531,937.70
30. SULAWESI BARAT	IDN_SR	6,798,640,116.50	5,167,978,371.20	6,983,563,127.67	6,423,797,115.40
31. MALUKU	IDN_MA	4,337,521,477.10	4,588,231,028.49	4,455,502,061.28	5,703,171,168.41
32. MALUKU UTARA	IDN_MU	6,806,415,043.58	10,421,228,271.88	6,991,549,532.77	12,953,586,741.95
33. PAPUA BARAT	IDN_PB	12,588,465,078.58	11,843,232,232.87	12,930,871,328.72	14,721,137,665.46
34. PAPUA	IDN_PA	14,144,015,904.64	11,413,281,119.85	14,528,733,137.25	14,186,708,431.97
<b>TOTAL</b>		<b>4,607,154,328,324.28</b>	<b>3,792,034,061,971.42</b>	<b>4,732,468,926,054.70</b>	<b>4,713,498,339,030.48</b>

\*) Tutup buku 2017| *Closing book 2017*\*\*) Estimasi kenaikan 2,72% terhadap Premi UY 2016) | *Growth Estimation 2,72 to premium of UY 2016*)\*\*\*) Estimasi kenaikan 24,3% terhadap premi UY 2017 (tutup buku 2017) | *Growth Estimation 24,3% to premium UY (closing 2017)*

# Catatan Asuransi Gempa Bumi 2014 - 2017

## Earthquake Insurance 2004 – 2017

### 10 Besar Claim Events 2004-2017

### Top 10 Claim Events 2004-2017

No. Number	Kejadian Event	Tanggal Kejadian Date of Loss	Kekuatan Gempa Magnitude	Kedalaman (KM) Depth (KM)	MMI Maksimum Maximum MMI	Eksposure Terdampak Affected Exposure	dalam jutaan Rp / In million IDR		
							Claim	CAE Ratio	NoR
1	ACEH	26/12/04	9.1 Mw	30.00	IX	958,757.93	833,093.96	86.89%	25
2	YOGYA	27/05/06	6.3 Mw	12.50	IX	22,607,377.57	295,480.84	1.31%	299
3	PADANG	06/03/07	6.3 Mwc	11.00	VIII	5,975,640.89	28,979.07	0.48%	98
4	BENGKULU	12/09/07	8.4 Mw	34.00	VIII	870,834.57	61,366.69	7.05%	384
5	PADANG	16/08/09	6.7 Mwc	20.00	VI	3,105,777.10	42,782.94	1.38%	7
6	TASIKMALAYA	02/09/09	7.0 Mw	46.00	VII	37,059,693.77	33,662.98	0.09%	291
7	PADANG	30/09/09	7.6 Mw	81.00	IX	1,434,892.35	1,142,460.10	79.62%	2,135
8	BIMA	09/11/09	6.6 Mwc	18.00	VI	10,261,909.77	47,771.65	0.47%	6
9	MERAPI	25/10/10	volcanic eruption			6,912,282.28	30,534.72	0.44%	4
10	KELUD	13/02/14	volcanic eruption			51,122,470.86	271,330.55	0.53%	48

Catatan (Note):

CAE Ratio is Claim Affected Exposure Ratio

Rasio CAE dari 10 kejadian pada tabel di atas memiliki rentang sangat lebar, yaitu 0,09% hingga 86,89%. Lebarnya rentang ini merupakan gambaran dari sifat risiko bencana yang cenderung memiliki frekuensi rendah untuk kejadian yang tergolong *catastrophic*, sehingga kejadian dengan kerugian yang tinggi tidak banyak tercatat dalam rentang waktu pengamatan yang relatif singkat dibanding skala waktu kegempaan yang periode ulangnya dapat mencapai ratusan tahun.

Salah satu dari kejadian di atas yang dapat digolongkan bersifat *catastrophic* adalah kejadian gempa Padang, 30 September 2009. Gempa dengan intensitas maksimum IX MMI ini memang memiliki intensitas cukup tinggi di daerah pemukiman, yaitu VII hingga VIII MMI di wilayah Padang Pariaman. Pada intensitas VIII MMI, kerusakan ringan dapat terjadi pada bangunan dengan konstruksi yang kuat. Kerusakan berat dapat terjadi pada bangunan dengan konstruksi kurang baik.

*CAE ratio of ten events in the above table has a very wide range, i.e. 0.09% to 86.89%. The width of this range is representation of catastrophe risk characteristic that tends to have low frequency for catastrophic level, therefore not many events with high level of damage (catastrophic level) have been recorded in a relatively short time of observation compare with time scale of seismicity which have return period until hundreds of years.*

*One of the above events that classified as catastrophic level is Padang earthquake event in 30<sup>th</sup> September, 2009. The event have significantly high intensity with maximum IX MMI in residential areas, i.e. VII-VIII MMI in Padang Pariaman region. Intensity VIII MMI can cause minor damage in building with strong construction. Severe damage can happen in building with not good quality of construction.*

## **Asuransi Gempa Bumi 2013 - 2017**

### ***Earthquake Insurance 2013-2017***

Premi Asuransi Gempa Bumi 2017 *EQ Insurance Premium 2016*

Eksposur Asuransi Gempa Bumi 2017 *EQ Insurance Exposure 2016*

Jumlah Risiko Asuransi Gempa Bumi 2017 *EQ Insurance NOR Risk 2016*

Claim Event Asuransi Gempa Bumi 2017 *EQ Insurance Claim Events 2016*

# Premi Asuransi Gempa Bumi

## Earthquake Insurance Premium 2017

### Premium per Okupasi UY 2013-2017

### *Premium by Occupation UY 2013-2017*

dalam miliar Rp / In billion IDR

UY	Agrikultural	Δ	Komersial	Δ	Industrial	Δ	Residensial	Δ	Total	Δ
2013	35.25	19.8%	1,811.75	175.3%	2,207.21	31.0%	474.59	36.7%	4,528.80	66.6%
2014	28.99	-17.8%	1,114.37	-38.5%	3,195.75	44.8%	614.60	29.5%	4,953.71	9.4%
2015	29.40	1.4%	1,789.84	60.6%	2,917.80	-8.7%	573.82	-6.6%	5,310.87	7.2%
2016	32.69	11.2%	1,111.12	-37.9%	2,877.21	-1.4%	586.13	2.1%	4,607.15	-13.3%
2017	16.77	-48.7%	1,075.69	-3.2%	2,254.02	-21.7%	445.56	-24.0%	3,792.03	-17.7%
<b>2013 to 2017</b>	<b>-52.4%</b>		<b>-40.6%</b>			<b>2.1%</b>		<b>-6.1%</b>		<b>-16.3%</b>

Tabel di atas menampilkan data premi per 31 Januari 2018 menurut okupasi di lima UY terakhir. Dapat dilihat bahwa penurunan premi UY 2017 terhadap UY 2013 secara signifikan terjadi pada okupasi agrikultur (52%) dan okupasi komersial (40,6%). Namun demikian, perubahan premi sepanjang UY 2013 hingga UY 2017 pada okupasi komersial cenderung lebih fluktuatif dibanding okupasi agrikultural. Di sisi lain, okupasi industrial adalah satu-satunya okupasi yang secara konsisten mengalami penurunan sejak UY 2015. Walaupun secara keseluruhan perubahan premi tidak berpola, peringkat premi per okupasi masih konsisten di setiap UY, yaitu 1-Industrial, 2-Komersial, 3-Residential dan 4-Agrikultural.

*The table above shows premium data as at 31<sup>th</sup> January, 2018 based on occupation in the last five UY. It can be seen that premium decrease significantly at UY 2017 to UY 2013 in agricultural occupation (52%) and commercial occupation (40.6%). However, change of premium throughout UY 2013 until UY 2017 on commercial occupation tends to be more volatile than agricultural occupation. In other side, industrial occupation is the only occupation that has consistently decrement since UY 2015. In despite of that, there is no pattern in change of premium overall, premium ranking per occupation still consistent in every UY, i.e. 1-Industrial, 2-Commercial, 3- Residential and 4-Agriculture.*

# Premi Asuransi Gempa Bumi

## Earthquake Insurance Premium 2017

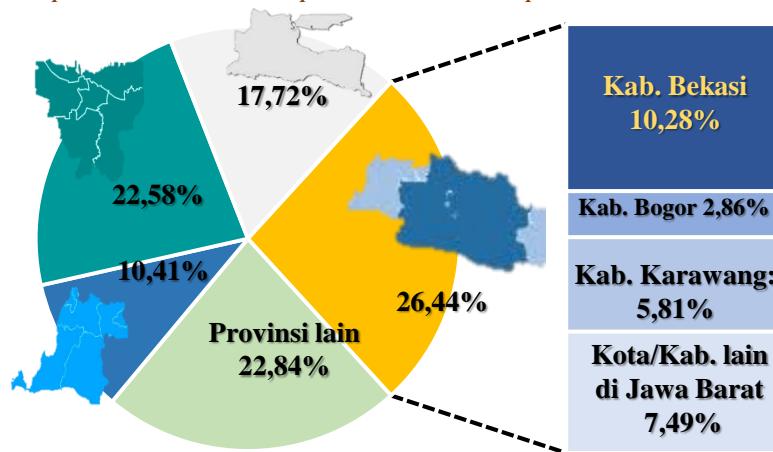
### Premium per Interest UY 2013-2017

#### Premium by Interest UY 2013-2017

UY	Building	Δ	Machinery	Δ	Others	Δ	Stock	Δ	Bussiness Interruption		Δ	Total	Δ
2013	1,633.18	47.2%	694.82	28.6%	790.82	74.7%	507.94	35.2%	902.02	274.3%	4,528.80	66.6%	
2014	2,034.88	24.6%	940.21	35.3%	617.69	-21.9%	883.01	73.8%	477.92	-47.0%	4,953.71	9.4%	
2015	2,748.38	35.1%	927.13	-1.4%	628.99	1.8%	588.29	-33.4%	418.15	-12.5%	5,310.87	7.2%	
2016	1,685.57	-38.7%	794.67	-14.3%	709.66	12.8%	483.09	-17.9%	934.22	123.4%	4,607.15	-13.3%	
2017	1,418.33	-15.9%	719.03	-9.5%	857.39	20.8%	448.64	-7.1%	348.65	-62.7%	3,792.03	-17.7%	
2013 to 2017		-13.2%		3.5%		8.4%		-11.7%		-61.4%		-16.3%	

Grafik 1. Proporsi Premi Gangguan Usaha UY 2017

Graph 1. Business Interruption Premium Proportion UY 2017



Tabel di atas memuat data produksi premi per 31 Januari 2018 per *interest* di lima UY terakhir. Perubahan signifikan pada produksi premi UY 2017 terhadap UY 2013 hanya terjadi pada *Business Interruption* (BI) *interest*, yaitu mengalami penurunan sebesar 61,4 %. Walaupun demikian, BI *interest* juga satu-satunya yang pernah mengalami kenaikan di atas 100% dan mencapai 274,3% di UY 2013. Detil kontribusi produksi premi per wilayah untuk BI *interest* pada UY 2017 dapat dilihat pada Grafik 1. Lebih lanjut dapat pula dilihat bahwa *interest* pada *building*, *stock* dan *machinery* cenderung turun di tiga UY terakhir, sedangkan *other interest* masih mengalami kenaikan walaupun tidak terlalu signifikan.

The table above contains premium production data as at 31<sup>th</sup> January, 2018 per *interest* in the last five UY. Significant changes only happens at UY 2017 to UY 2013 in *Business Interruption* (BI) *interest*, i.e. decrease by 61.4%. However, BI *interest* is the only one *interest* which has incremental above 100% and reaches 274.3% in UY 2013. Detailed contribution of premium production per region for BI *interest* in UY 2017 can be seen on Graph 1. Furthermore, it can be shown that *interest* : *building*, *stock* and *machinery* has decreasing trend in last three year, while *other interest* still increase with no significant.

# Premi Asuransi Gempa Bumi

## Earthquake Insurance Premium 2017

# Premi: Distribusi Okupasi UY 2017

## *Premium: Occupation Distribution UY 2017*

dalam Rp / In IDR

Keterangan dan Kode Okupasi <i>Description &amp; Occupation Code</i>	Jumlah Risiko <i>Number of Risk</i>	Premi <i>Premium</i>	Exposure <i>Exposure</i>
Trading and Storage	293	62,864	522,525,673,951.60
Private Building	297	72,352	442,321,685,077.55
Conventional Power Stations, . . .	281	177	239,980,637,932.10
Hotels, Entertainment, Sports, Services	294	8,740	234,845,991,277.53
Cement, Chalk, Lime and Gypsum Industry	211	266	183,832,143,546.77
Mass Communication	292	9,104	164,771,475,434.04
Iron Mines, Blast Furnaces, Iron Foundries, Iron works	202	13	142,810,005,888.85
Retining Installations (Gold, Silver, Platinum, etc)	200	10	132,345,644,116.34
Mechanical Engineering and Apparatus Construction	221	1,144	125,512,023,419.13
Chemical Products, pharmaceutical products	230	610	120,715,365,422.22

Mengantikan posisi okupasi *private building* di UY 2016, produksi premi tertinggi pada UY 2017 ditempati oleh okupasi *trading dan storage*. Pergantian posisi ini tidak diimbangi dengan perubahan peringkat jumlah risiko. Peringkat 1 hingga 6 pada UY 2017 masih ditempati oleh okupasi-okupasi yang telah menempati posisi 10 besar pada UY 2016. Okupasi *cement, chalk, lime and gypsum industry* mengalami kenaikan peringkat paling signifikan, yaitu dari 9 menjadi 5 dengan kenaikan produksi premi kurang lebih sebesar 61 M.

*Replacing occupation position of private building in UY 2016, the highest premium production in UY 2017 is trading and storage occupation. This change is not equal to the change of number of risk ranking. First until sixth rank in UY 2017 still taken by occupations that have achieved top ten in UY 2016. Cement, chalk, lime and gypsum industry occupation has increase significantly, i.e. from 9 to 5 with incremental of premium production is about 61 Billion.*

# Premi Asuransi Gempa Bumi

## Earthquake Insurance Premium 2017

# Eksposur per Okupasi UY 2013-2017

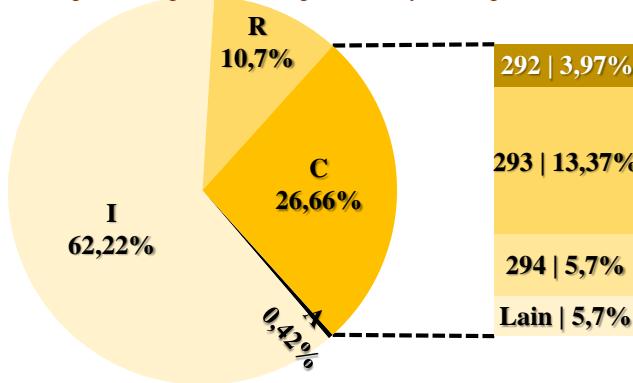
## Exposure by Occupation UY 2013-2017

dalam triliun Rp / In trillion IDR

UY	Agriculture (A)	Δ	Commercial (C)	Δ	Industrial (I)	Δ	Residensial (R)	Δ	Total	Δ
2013	25.96	10.3%	996.96	117.5%	1,417.21	12.5%	317.54	37.5%	2,757.67	39.8%
2014	22.52	-13.3%	742.37	-25.5%	1,961.97	38.4%	384.80	21.2%	3,111.65	12.8%
2015	24.10	7.0%	1,157.52	55.9%	2,094.57	6.8%	384.44	-0.1%	3,660.63	17.6%
2016	26.02	8.0%	811.28	-29.9%	2,492.37	19.0%	409.82	6.8%	3,739.49	2.2%
2017	12.21	-53.1%	777.66	-4.1%	1,814.60	-27.2%	312.14	-23.9%	2,916.62	-22.0%
<b>2013 to 2017</b>		-52.9%		-22.0%		28.0%		-1.7%		5.8%

Grafik 2. Proporsi Eksposur per Okupasi UY 2017

Graph 2. Exposure Proportion by Occupation UY 2017



### Keterangan | Information:

292: Mass communication

293: Trading and storage

294: Hotels, Entertainment, Sport, Services

Tabel di atas memuat data eksposur per 31 Januari 2018 per okupasi di lima UY terakhir. Berbeda dengan okupasi agrikultur, okupasi komersial memiliki penurunan eksposur UY 2017 terhadap UY 2013 yang tidak berimbang dengan penurunan produksi premi. Detil persentase eksposur komersial (C) per kode okupasi untuk UY 2017 dapat dilihat pada Grafik 2. Hal cukup menarik terjadi juga pada perubahan eksposur okupasi *industrial* di UY 2015 dan UY 2016, dimana perubahan eksposur bertolak belakang dengan perubahan produksi premi yang bernilai negative, Tabel **Premium per Okupasi UY 2013-2017**, halaman 14.

The table above contains exposure data as at 31<sup>th</sup> January, 2018 per occupation in the last five UY. In contrast to agriculture occupation, commercial occupation have decreasing exposure at UY 2017 to UY 2013 which not equal with decrement of premium production. Detail of commercial exposure percentage per occupation code for UY 2017 can be seen on Graph 2. Interesting things happen on change of industrial occupation exposure in UY 2015 and UY 2016, which opposite with change of premium production (negative), Tabel: Premium by Occupation UY 2013-2017, page 14.

# Eksposur Asuransi Gempa Bumi 2017

## Earthquake Insurance Exposure 2017

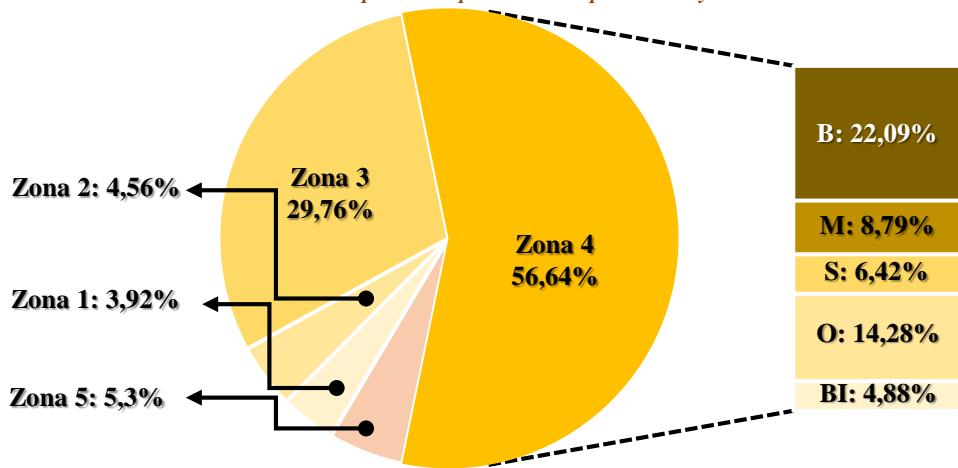
### Eksposur per *Interest* UY 2013-2017

### Exposure by Interest UY 2013-2017

dalam triliun Rp / In trillion IDR

UY	Building (B)	Δ	Machinery (M)	Δ	Others (O)	Δ	Stock (S)	Δ	Bussiness Interruption (BI)	Δ	Total	Δ
2013	1,049.03	30.5%	452.11	14.2%	474.64	53.3%	336.15	20.0%	445.74	142.8%	2,757.67	39.8%
2014	1,289.02	22.9%	595.85	31.8%	400.35	-15.7%	534.02	58.9%	292.41	-34.4%	3,111.65	12.8%
2015	1,817.73	41.0%	662.87	11.2%	447.59	11.8%	439.49	-17.7%	292.95	0.2%	3,660.63	17.6%
2016	1,268.23	-30.2%	647.23	-2.4%	557.53	24.6%	396.64	-9.7%	869.85	196.9%	3,739.49	2.2%
2017	1,057.78	-16.6%	591.17	-8.7%	649.36	16.5%	347.43	-12.4%	270.88	-68.9%	2,916.62	-22.0%
2013 to 2017	0.83%		30.76%		36.81%		3.35%		-39.23%		5.76%	

Grafik 3. Proporsi Eksposur per Zona Tarif UY 2017  
Graph 3. Exposure Proportion by rate Zone UY 2017



Keterangan | information:  
 B = Building  
 M = Machinery  
 S = Stock  
 O = Others  
 BI = Business Interruption

Tabel di atas memuat data eksposur per 31 Januari 2018 per *interest* di lima UY terakhir. Mengikuti peringkat penurunan produksi premi per *interest* di UY 2017, eksposur BI memiliki penurunan terbesar, yaitu 68.9%. Eksposur BI memiliki fluktuasi kenaikan dan penurunan sangat tinggi di dua UY terakhir, setelah mengalami kestabilan di UY 2015. Nilai eksposur BI di UY 2017 yang memiliki nilai terkecil selaras dengan kontribusinya pada zona 4, yaitu zona dengan proporsi eksposur terbesar. Di sisi lain, eksposur stock dan others memiliki pola yang konsisten di tiga UY terakhir.

The table above contains exposure as at 31<sup>th</sup> January, 2018 per *interest* in the last five UY. Following ranking of premium production decrement per *interest* in UY 2017, BI exposure have greatest decrement, i.e. 68.9%. After stable in UY 2015, BI exposure have fluctuation increasing and decreasing very high in the last two UY. BI exposure have the smallest value in UY 2017 aligned to its contribution in zone 4, i.e. zone with the largest proportion of exposure. In other side, stock and others exposure have consistent pattern in the last three years.

# Eksposur Asuransi Gempa Bumi 2017

## *Earthquake Insurance Exposure 2017*

# Eksposur: Distribusi Okupasi UY 2017

## *Exposure: Occupation Distribution UY 2017*

Dalam Rp / In IDR

Keterangan dan Kode Okupasi <i>Description &amp; Occupation Code</i>	Jumlah Risiko <i>Number of Risk</i>	Premi <i>Premium</i>	Eksposure <i>Exposure</i>	↑
<b>Trading and Storage</b>	293	62,864.00	522,525,673,951.60	389,864,553,617,229.00
<b>Private Building</b>	297	72,352.00	442,321,685,077.55	309,783,625,381,403.00
<b>Conventional Power Stations, Buildings with Boiler</b>	281	177.00	239,980,637,932.10	182,844,543,298,812.00
<b>Hotels, Entertainment, Sports, Services</b>	294	8,740.00	234,845,991,277.53	166,245,895,414,568.00
<b>Cement, Chalk, Lime and Gypsum Works</b>	211	266.00	183,832,143,546.77	135,647,277,583,220.00
<b>Mass Communication</b>	292	9,104.00	164,771,475,434.04	115,752,337,709,501.00
<b>Mechanical Engineering and Apparatus Construction</b>	221	1,144.00	125,512,023,419.13	114,179,704,387,301.00
<b>Petrochemical Works</b>	232	169.00	118,656,475,115.18	103,722,810,529,566.00
<b>Iron Mines, Blast Furnaces, Iron Foundries, Ironwo</b>	202	13.00	142,810,005,888.85	96,974,573,371,919.50
<b>Chemical Products, pharmaceutical products</b>	230	610.00	120,715,365,422.22	94,605,154,086,349.00

Konsisten dengan peringkat produksi premi per okupasi pada halaman 16, enam peringkat pertama okupasi yang memiliki kontribusi eksposur tertinggi ditempati oleh okupasi yang sama. Selain itu, okupasi *petrochemical works* yang tidak terdapat pada daftar 10 besar okupasi dengan produksi premi tertinggi di UY 2017 menempati posisi 7 dan menyebabkan okupasi *retaining installation* tidak masuk dalam daftar diatas.

*Consistent with ranking of production premium per occupation on page 16, the first sixth occupation that have the highest exposure contribution taken by the same occupation. Moreover, petrochemical works occupation that not listed in the top ten occupation with the highest premium production in UY 2017 taken seventh position. It makes retaining installation not list in the table above.*

# Jumlah Risiko Asuransi Gempa Bumi 2017

## *Earthquake Insurance Number of Risk 2017*

### Jumlah Risiko per Okupasi UY '13-'17

*Number Of Risk by Occupation UY '13-'17*

UY	Agriculture	Δ	Commercial	Δ	Industrial	Δ	Residensial	Δ	Total	Δ
2013	535	27.38%	100,991	6.76%	18,464	7.36%	70,337	14.13%	190,327	9.48%
2014	754	40.93%	124,571	23.35%	18,928	2.51%	91,635	30.28%	235,888	23.94%
2015	398	-47.21%	130,457	4.73%	17,840	-5.75%	86,581	-5.52%	235,276	-0.26%
2016	593	48.99%	114,023	-12.60%	21,194	18.80%	88,592	2.32%	224,402	-4.62%
2017	506	-14.67%	87,346	-23.40%	14,002	-33.93%	72,661	-17.98%	174,515	-22.23%
<b>2013 to 2017</b>		<b>-5.42%</b>		<b>-13.51%</b>		<b>-24.17%</b>		<b>3.30%</b>		<b>-8.31%</b>

Tabel di atas memuat data jumlah risiko per okupasi di lima UY terakhir. Pada UY 2017, penurunan paling besar terjadi pada okupasi industrial dan komersial. Penurunan pada okupasi komersial telah menyebabkan jumlah risiko okupasi komersial yang sebelumnya selalu bernilai ratusan ribu bergerak turun menjadi 87,346 risiko mendekati jumlah risiko okupasi residensial. Namun demikian, peringkat jumlah risiko berdasarkan okupasi di setiap tahun UY selalu konsisten dan jumlah risiko untuk okupasi agrikultur selalu jauh lebih rendah dibanding okupasi lainnya.

*The above table contains lists number of risk by occupation for the last five UY. The biggest decrease occurred in industrial and commercial occupation in UY 2017. The decrease in commercial occupation has caused to the number of risk which previously hundreds of thousands in amount moving down to 87,346 risks close to the number of risk residential occupation. However, the rank of number of risk by occupational in each year of UY is always consistent and the number of risks for agricultural occupation is always much lower than other occupations.*

# Claim Events Asuransi Gempa Bumi 2017

## Earthquake Insurance Claim Events 2017

dalam jutaan Rp / In million IDR

Event	Date of Loss	Magnitude	Depth (km)	Max Intensity (MMI)	Affected Exposure	Claim	CAE Ratio	NoR
Pesisir Selatan	9-Jan-17	5.4	44	IV	22,616,784.43	129.30	ε	3
Sibolangit	16-Jan-17	5.6	6	VI	45,208,779.08	4,642.25	ε	14
Klungkung	12-Feb-17	4.6	60.5	V	95,736,276.83	50.00	ε	1
Tabanan	22-Mar-17	5.6	111.7	IV	16,097,898.62	16,049.54	0.1%	7
Tasikmalaya	24-Apr-17	5.2	72.2	V	49,347,982.48	134.47	ε	1
Poso	29-May-17	6.6	12	VII	27,945,358.94	300.83	ε	2
Bengkulu	13-Aug-17	6.4	31	V	31,362,309.42	40.00	ε	6
Tuapejat	16-Aug-17	5.3	21.4	III	27,049,857.83	24.46	ε	1
Kepulauan Mentawai	1-Sep-17	6.3	43.1	IV	29,995,651.07	111.25	ε	10
Ambon	31-Oct-17	6.1	6	IV	1,545,454.03	2,688.03	0.17%	1
Tasikmalaya	15-Dec-17	6.5	90	V	566,054,413.65	125.02	ε	9

Catatan (Note):

CAE Ratio: Claim Affected Exposure Ratio

ε = lebih kecil dari (less than) 0.01%

Tabel di atas menampilkan seluruh kejadian gempa bumi yang memiliki nilai klaim sepanjang tahun 2017. Data MMI, kedalaman dan magnitudo merujuk kepada data USGS. Dua gempa yang memiliki nilai klaim terbesar adalah gempa Tabanan dan gempa Sibolangit. Kerugian pada gempa Sibolangit meliputi kerugian pada okupasi komersial dan residensial, sedangkan kerugian pada gempa Tabanan hanya meliputi okupasi komersial. Pada tabel diatas, disajikan pula informasi eksposur terdampak yang diperoleh dari data eksposur *on-risk* dari seluruh risiko yang berada pada wilayah dengan intensitas lebih dari II MMI. Untuk mengukur lebih baik tingkat kerugian yang terjadi, data klaim dibandingkan dengan data eksposur terdampak dan disajikan dalam bentuk rasio CAE. Berdasarkan nilai CAE, tingkat kerugian gempa Ambon lebih tinggi melampaui gempa Tabanan dan gempa Sibolangit.

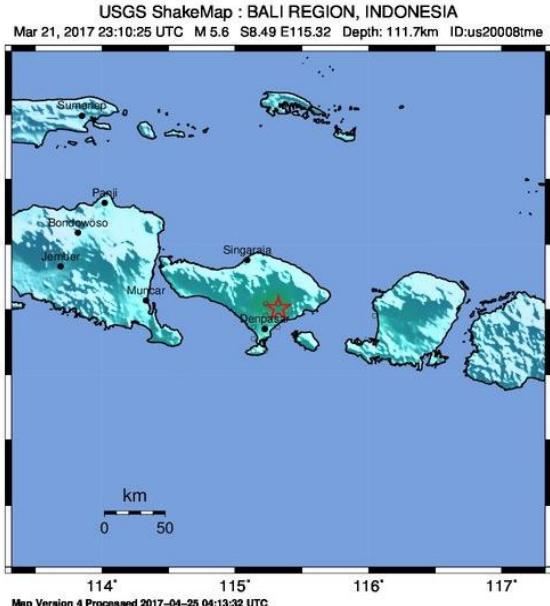
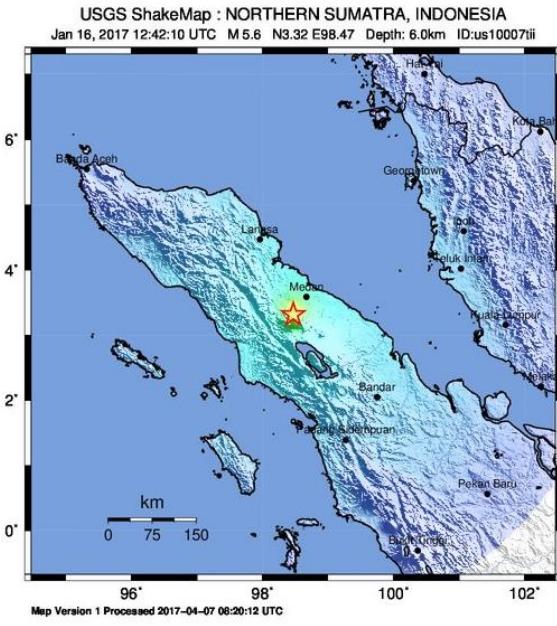
The table above shows all earthquake events that have claim throughout 2017. MMI data, depth and magnitude refer to USGS data. Two earthquakes with greatest claim value are the Tabanan and Sibolangit earthquake. Losses caused by Sibolangit earthquake spread among commercial and residential occupations, while losses caused by Tabanan earthquake only spread among commercial occupation. In the above table, we present information of affected exposure which is obtained from on-risk exposure data of all risks in regions having intensity more than II MMI. To better measure the level of loss, CAE ratio which is defined as the ratio of claim to its affected exposure is calculated. Based on the value of CAE, Ambon earthquake loss is said to be higher than Tabanan earthquake and Sibolangit earthquake.

# Claim Events Asuransi Gempa Bumi 2017

## Earthquake Insurance Claim Events 2017

### Shakemap untuk Gempa Sibolangit dan Tabanan

#### Shakemap for Sibolangit and Tabanan Event



Gambar 1: Peta Intensitas dan ShakeMap Gempa Sibolangit.

Figures 1. Sibolangit Earthquake Intensity map and ShakeMap.

Source: BMKG, 2017

Gambar 2. Peta Intensitas dan ShakeMap Gempa Tabanan.

Figures 2. Tabanan Earthquake Intensity map and ShakeMap.

Gambar 1 dan 2 adalah gambar peta guncangan dari dua kejadian gempa dengan nilai klaim tertinggi di tahun 2017 yang diperoleh dari situs BMKG. Merujuk pada data klaim kejadian gempa bumi di tahun 2017 (halaman 11) dan peta guncangan diatas, kerugian akibat gempa Sibolangit (16 Januari 2017) tersebar di wilayah yang memiliki intensitas IV hingga VII MMI, yaitu Kota Medan, Kab. Karo, Kab. Deli Serdang, Kota Banda Aceh dan Kota Subulussalam. Kerugian akibat gempa Tabanan (22 Maret 2017) menimbulkan kerusakan di wilayah Kab. Badung yang memiliki intensitas IV MMI.

*Figures 1 and 2 are ShakeMap images of two earthquake events with the highest claim in 2017 obtained from BMKG site. Referring to earthquake events claim data and the above ShakeMap figure, losses caused by the Sibolangit earthquake (January 16, 2017) spread in areas having an intensity of IV to VII MMI, namely the city of Medan City, Karo Regency, Deli Serdang Regency, Banda Aceh City and Subulussalam City. Losses due to earthquake of Tabanan (March 22, 2017) caused some damage in the district of Badung Regency which has intensity IV MMI.*

# Katalog Gempa Bumi 2016

## *Earthquake Catalog 2016*

Gempa Bumi  $\geq 6$  Mw *Earthquake 2016  $\geq 6$  Mw*

# Daftar Gempa Bumi 2017 Magnitudo $\geq 6.0$ Mw

## Earthquake Lists 2017 Magnitude $\geq 6.0$ Mw

No. Number	Tanggal Kejadian Date of Loss	Bujur Longitude	Lintang Latitude	USGS		BMKG		Kota Terdekat Nearest Population
				Magnitude (Mw)	Depth (KM)	Magnitude (Mw)	Depth (KM)	
1	10-01-17	122.7 BT	4.44 LU	7.3	627.2	7.3	618	322 km Barat Laut KEP-SANGIHE
2	22-03-17	115.24 BT	8.88 LS	5.6	111.71	6.4	117	23 Km Tenggara DENPASAR
3	29-05-17	120.41 BT	1.33 LS	6.6	12	6.6	10	38 km Barat laut POSO
4	12-06-17	106.18 BT	8.36 LS	5.7	7	6.3	10	179 km Barat Daya KOTA SUKABUMI
5	15-07-17	122.05 BT	0.41 LU	5.9	113	6.0	100	40 km Barat Daya BOALEMO
6	13-08-17	101.56 BT	3.75 LS	6.4	31	6.6	10	71 Km Barat Daya BENGKULU UTARA
7	01-09-17	99.66 BT	1.3 LS	6.3	43.14	6.2	10	80 km Timur Laut KEP-MENTAWAI
8	24-10-17	123.08 BT	7.36 LS	6.7	553.81	6.6	569	106 km Timur Laut FLORES TIMUR
9	31-10-17	127.85 BT	3.69 LS	6.1	6	6.2	10	38 km Barat Daya AMBON
10	15-12-17	108.04 BT	8.03 LS	6.5	90	7.3	105	74 km Barat Daya KAWALU

Tabel diatas memuat daftar seluruh kejadian gempa bumi di tahun 2017 yang memiliki magnitudo lebih dari atau sama dengan 6. Jumlah kejadian gempa ini menurun dibanding tahun sebelumnya yang berjumlah 18 kejadian. Diantara 10 kejadian pada tabel diatas, kejadian gempa pada 24 Oktober 2017 memiliki kemiripan baik dari segi parameter gempa maupun lokasi dengan gempa pada 12 Mei 2016.

*The above table lists all earthquake events in 2017 that have magnitude more than or equal to 6. The number of earthquake events is decrease than the previous year i.e. 18 events. Among the 10 events listed above, the occurrence of earthquake on October 24<sup>th</sup>, 2017 have similarities in terms of seismic parameters and locations with earthquake occurred on May 12<sup>th</sup>, 2016.*

## **Ulasan Aktuaria**

### ***Actuarial Review***

Kesesuaian Metode Segitiga Terhadap Karakteristik Risiko Bencana Alam  
*Compatibility of triangle method to the catastrophe risk characteristics*

# Kesesuaian Metode Segitiga Terhadap Karakteristik Risiko Bencana Alam

*Compatibility of triangle method to the catastrophe risk characteristics*

Metode segitiga merupakan metode yang populer digunakan di industri asuransi umum dalam pembentukan cadangan klaim. Pembahasan mengenai formula perhitungan dalam metode segitiga telah diulas pada laporan statistik asuransi gempabumi sebelumnya, yaitu metode Chain Ladder pada laporan per 30 Juni 2014 dan Bornhuetter Ferguson pada laporan per 31 Desember 2014. Ulasan aktuaria periode ini mengangkat topik yang sama yaitu metode segitiga, namun membahas mengenai kesesuaiannya terhadap karakteristik risiko bencana alam.

Sebagaimana diketahui bahwa kejadian bencana alam merupakan kejadian yang jarang terjadi (low-frequency), namun dapat menimbulkan kerusakan yang besar (high-severity). Karakteristik tersebut berbeda dibandingkan dengan risiko pada umumnya, seperti kecelakaan kendaraan bermotor, sakit, kebakaran rumah tinggal dsb. Melalui studi literatur, kami menemukan fakta bahwa karakteristik risiko bencana alam kurang cocok dengan asumsi yang digunakan dalam metode segitiga. Berikut kutipan pendukung yang berasal dari buku Estimating Unpaid Claims Using Basic Techniques yang ditulis oleh Jacqueline Friedland, FCAS, FCIA, MAAA, FCA KPMG LLP:

*“The development technique (i.e. Chain Ladder) is particularly suitable for **high-frequency, low-severity lines with stable and relatively timely reporting of claims, especially where the claims are evenly spread throughout the accident year** (or policy year, report year, etc.) – that is, the volume of claims experience is not changing significantly from one year to the next”.*

*“As noted in The Actuary and IBNR by R.L.Bornhuetter and R.E. Ferguson, a strictly fortuitous event such as an unusual large claims **should not distort** an insurer’s estimate of IBNR. There are circumstances, however, such as **a large winter storm or other catastrophe**, in which the insurer’s IBNR should likely increase”.*

*Triangle method is the most popular method used to establish claim reserve in non-life insurance industry. Explanation about calculation formula in the triangle method had been written previously on earthquake insurance statistic report, i.e. Chain Ladder method in 30th June 2014 report and Bornhuetter Ferguson method in 31th December 2014 report. The actuarial review of this period has chosen the same topic, i.e. triangle method, but it specifically explain about the suitable in the case of natural catastrophe risk’s characteristic.*

*As we know that natural catastrophe event is rarely happened (low-frequency) but it caused huge damage (high-severity). The characteristic is different from other risk in general, such as collision of the vehicle, illness, house fire, etc. From the study of literature, we found the fact that the characteristic of natural catastrophe risk is less suitable with assumption used in triangle method. Here is quotation from “Estimating Unpaid Claims Using Basic Techniques” book, written by Jacqueline Friedland, FCAS, FCIA, MAAA, FCA KPMG LLP:*

# Kesesuaian Metode Segitiga Terhadap Karakteristik Risiko Bencana Alam

*Compatibility of triangle method to the catastrophe risk characteristics*

Kutipan pertama menjelaskan mengenai adanya asumsi implisit berupa keseragaman dan kestabilan data dalam pembentukan segitiga. Apabila asumsi tersebut tidak dipenuhi, maka dapat menyebabkan pola dari faktor development yang dihasilkan tidak stabil (berdistribusi acak/mengalami kenaikan atau penurunan secara signifikan) sehingga estimasi dapat menjadi bias. Kasus tersebut sangat mungkin terjadi pada risiko bencana alam seperti penjelasan pada kutipan kedua.

Sebagai upaya untuk meminimalkan ketidakstabilan tersebut, maka perusahaan asuransi umum dapat melakukan pengelompokan kejadian klaim berdasarkan level kerusakan yang diukur melalui nilai ultimate klaim. Dalam menentukan rentang untuk masing-masing level kerusakan, perusahaan asuransi umum dapat memanfaatkan data historis klaim dengan mempertimbangkan faktor-faktor seperti intensitas kejadian (MMI untuk kejadian gempabumi), besaran klaim, banyak risiko yang mengajukan klaim dll.

Level kerusakan terbagi menjadi tiga kategori yaitu kecil (attritional), menengah (significant) dan tinggi (catastrophic). Selanjutnya, dibentuk segitiga untuk masing-masing level kerusakan dengan turut memperhatikan pula mengenai kecukupan data, terutama pada level significant dan catastrophic. Apabila data yang tersedia belum mencukupi, maka sebagai alternatif, dapat digunakan simulasi pemodelan bencana untuk mengestimasi nilai ultimate klaim. Seiring berjalannya waktu, hasil pemodelan tersebut tetap dimonitor dengan membandingkannya terhadap realisasi klaim dan hasil metode segitiga yang sudah diperbarui.

*The first quote is about implicit assumptions in the establishment of triangle, i.e. uniformity and stability of data. If the assumptions doesn't meet, it will cause pattern of the development factor became unstable (i.e. random distributed/increase or decrease significantly) then the estimation became bias. This case has high probability in natural catastrophe risk as the second quote.*

*As the effort to minimize instability, we have classified claim event based on damage level measuring by the ultimate claim. To determine range of each damage level, non-life company can used historical claim data with considering factors such as intensity of event (MMI for the earthquake), severity of claim, and number of risk, etc.*

*The level is divided into three category, i.e. low (attritional), moderate (significant) and high (catastrophic). Subsequently, triangle must created for each damage level with considering the number of data, specially for significant and catastrophic. If the available data is not sufficient, the alternative way is using catastrophe model to estimate the ultimate claim. As time goes by, result of the catastrophe model is monitored with compared against claim realization and triangle method result (with update data).*

## **Ulasan Asuransi *Insurance Review***

Data Mining di (Re)Insurance  
*Data Mining in (Re)Insurance*

# Ulasan Asuransi

## Insurance Review

### Data Mining di (Re)Insurance

#### *Data Mining in (Re)Insurance*

## 1. Pengantar

Bisnis (re)asuransi tidak dapat dipisahkan dari data yang telah disampaikan oleh tertanggung. Melalui data akan diperoleh informasi yang dibutuhkan untuk mengukur risiko tertanggung. Hasil pengukuran akan digunakan untuk menentukan harga premi, berapa besar proteksi reasuransi yang optimal dll. Data memegang peranan sangat penting dalam proses bisnis re(asuransi).

Perusahaan re(asuransi) yang telah lama berdiri tentunya akan memiliki kumpulan data yang kemungkinan hanya “tertimbun” dan disimpan dalam media penyimpanan elektronik maupun non elektronik.

## 2. Data Mining (DM)

Terdapat beberapa istilah lain yang memiliki makna sama dengan DM, yaitu *Knowledge Discovery in Databases* (KDD), Ekstraksi Pengetahuan, Analisa Data/pola, Kecerdasan Bisnis.

Pengertian DM dapat diambil dari berbagai sumber dan berikut ini diantaranya:

- Proses pemilihan, pendalaman dan pemodelan data berskala besar untuk mengungkap pola yang sebelumnya tidak diketahui.
- Proses yang menggunakan teknik statistik, matematika, kecerdasan buatan, machine learning untuk mengekstraksi dan mengidentifikasi informasi yang bermanfaat dan pengetahuan yang terkait dari berbagai database besar (Turban dkk. 2005).

Selanjutnya akan dibahas Proses DM, Operasi DM, Teknik dan algoritma DM, and terakhir implementasi DM di industri re(asuransi).

## 1. Introduction

*Business (re) insurance cannot be separated from data that has been submitted by insured. Through data will be obtained information needed to measure the risk of the insured. The measurement result will be used to determine the premium, how much optimal is the reinsurance protection etc. Data plays a very important role in the business process in re(insurance).*

*A long-established re(insurance) company will have a data set that is likely to be "buried" and stored in electronic and non-electronic storage media.*

## 2. Data Mining (DM)

*There are several other terms that have the same meaning as DM, namely Knowledge Discovery In Databases (KDD), Knowledge Extraction, Data/Pattern Analysis, Business Intelligence.*

*Understanding DM can be taken from various sources and the following are:*

- *The process of selecting, exploring and modeling large-scale data to uncover previously unknown patterns.*
- *Process that use statistical, mathematical, artificial intelligence, machine learning techniques to extract and identify useful information and related knowledge from large databases (Turban et al., 2005).*

*We will discuss DM Process, and implementation of DM in re(insurance) industry*

# Ulasan Asuransi

## Insurance Review

### Data Mining di (Re)Insurance

#### *Data Mining in (Re)Insurance*

#### 2.1. Proses Data Mining

Tujuan utama DM adalah menggali pengetahuan dari data untuk mendukung proses pengambilan keputusan. Dua fungsi utama data mining adalah:

- Prediksi, yang melibatkan penemuan nilai / hubungan / pola yang tidak diketahui dari nilai yang diketahui; dan
- Deskripsi, yang menyediakan interpretasi dari database berskala besar.

Proses Data Mining terdiri dari beberapa tahap, secara umum adalah sebagai berikut:

- **Langkah pertama: Akuisisi Data.** Memilih jenis data yang akan digunakan.
- **Langkah kedua: Pemrosesan Data.** Setelah data target dipilih, data kemudian disiapkan untuk dibersihkan dan disesuaikan untuk meningkatkan efektivitas eksplorasi.
- **Langkah ketiga: Pemodelan dan Ekplorasi Data.** Langkah ini dilakukan melalui serangkaian kegiatan seperti memutuskan jenis Operasi DM; memilih Teknik dan Algoritma DM. Operasi DM dapat terdiri dari Klasifikasi, Regresi, Segmentasi, Analisis Hubungan, dan Deteksi Penyimpangan.

Setelah operasi DM dipilih, proses selanjutnya adalah memilih Teknik dan Algoritma DM. Teknik dan Algoritma DM dapat dilakukan dengan beberapa pilihan diantaranya: Teknik Induksi, Jaringan Saraf, Algoritma Genetik, Regresi Logistik, Klustering, Visualisasi

- **Langkah keempat: Interpretasi dan Evaluasi.** Langkah ini adalah mengkomunikasikan interpretasi atas hasil dari langkah-langkah sebelumnya menggunakan istilah yang mudah dipahami dan dapat dilakukan dengan visualisasi..

#### 2.1. Data Mining Process

*The main purpose of DM is to extract knowledge from the data to support the decision-making process. The two main functions of data mining are:*

- *Predictions, which involve the discovery of unknown values / relations / patterns of known values; and*
- *Description, which provides interpretation of large-scale databases.*

*Data Mining process consists of several stages, in general are as follows:*

- **Step 1: Data Acquisition.** Select the data type to use.
- **Step 2: Data Processing.** Once the target data is selected, the data is then prepared to be cleaned and adjusted to improve the effectiveness of the exploration.
- **Step 3: Data Modeling and Exploration.** This step is done through a series of activities such as deciding the type of DM Operation; choose Technique and Algorithm DM. The DM operation may consist of Classification, Regression, Segmentation, Relationship Analysis, and Detection Deviation.

*After the DM operation is selected, the next process is to choose DM Technique and Algorithm. DM Techniques and Algorithms can be done with several options including: Induction Technique, Neural Network, Genetic Algorithm, Logistic Regression, Clustering, Visualization*

- **Fourth step: Interpretation and Evaluation.** This step is communicating the interpretation of the results of the previous steps using terms that are easy to understand and can be done with visualization.

# Ulasan Asuransi

## Insurance Review

### Data Mining di (Re)Insurance

#### *Data Mining in (Re)Insurance*

#### 3. Implementasi Data Mining di Re(Asuransi).

Dalam industri re(asuransi), data mining dapat membantu perusahaan mendapatkan keuntungan bisnis. Misalnya, dengan menerapkan teknik data mining, perusahaan dapat sepenuhnya memanfaatkan data tentang pola dan perilaku pembelian pelanggan dan mendapatkan pemahaman yang lebih besar tentang motivasi pelanggan untuk membantu mengurangi penipuan, meningkatkan jumlah pelanggan dll.

Secara khusus, data mining dapat membantu perusahaan re(asuransi) dalam praktik bisnis seperti:

- **Menetapkan Tarif.**

Aktuaris dalam menentukan tariff premi akan mendasarkan kepada faktor risiko atau variable apakah yang dapat digunakan untuk memprediksi kemungkinan adanya klaim dan besar klaim yang akan terjadi. Misal perokok, usia mobil, pemotor diperkotaan lebih dimungkinkan mengalami kecelakaan dll. Namun tidak semua faktor risiko dapat diidentifikasi menggunakan pendekatan yang biasa, perlu dilakukan analisis menggunakan pendekatan yang lebih modern/komprehensif dengan *data mining*.

- **Meningkatkan Pelanggan.**

Dengan menggunakan data mining penentuan target pelanggan akan lebih fokus dengan mempertimbangkan kriteria tertentu. Misal dalam penentuan target menggunakan pendekatan yang dipakai umum yaitu usia atau pendapatan pelanggan yang diperkirakan akan membeli suatu polis.

Penentuan target ini dapat difokuskan lagi menggunakan data yang telah ada diperusahaan untuk diajukan menjadi informasi target yang lebih fokus, misalkan di wilayah manakah pengajuan klaim dengan jumlah kecil/besar atau siapa sajakah yang setia membeli polis kita dll. Untuk memperoleh informasi di kumpulan data yang besar tentunya dibutuhkan proses *data mining*. Dengan target yang lebih focus diharapkan kemungkinan untuk mendapatkan pelanggan baru akan lebih besar.

#### 3. *Implementation of Data Mining in Re (Insurance).*

*DM in the re(insurance) industry can help companies to earn business profits. For example, by applying data mining techniques, companies can fully utilize data about customer purchasing patterns and behaviors and gain greater understanding of customer motivation to help reduce fraud, increase customer numbers etc.*

*Specifically, data mining can help re(insurance) companies in business practices such as:*

- **Establishing Rates.**

*The actuary in determining the premium rate will be based on what risk factors or variables can be used to predict the likelihood of claims and the magnitude of claims that will occur. For example, smokers, car age, more urbanized impotents are likely to have accidents etc. But not all risk factors can be identified using the usual approach, it needs to be analyzed using a more modern / comprehensive approach with data mining.*

- **Acquiring New Customers.**

*By using the data mining targeting of customers will be more focused by considering certain criteria. For example in the determination of targets using a common approach that is the age or income of customers who are expected to buy a policy.*

*This targeting can be refocused using existing data in the company to be turned into more focused target information, eg which areas are small claims or who are loyal customer that buying our policy. To obtain information in large data sets of course required data mining process. With a more focused target it is expected to get new customers will be greater in possibility.*

# Ulasan Asuransi

## Insurance Review

### Data Mining di (Re)Insurance

#### *Data Mining in (Re)Insurance*

- **Mengembangkan Lini Produk Baru.**

Profitabilitas dapat dibentuk melalui pembentukan rate yang memadai sesuai dengan distribusi kerugian atas produk baru yang akan di desain. Jika penentuan distribusi kerugian tidak tepat maka akan dihasilkan produk yang akan rugi atau mahal di sisi tarifnya. Atas hal ini perlu memiliki alat yang tepat untuk mengidentifikasi dan memperkirakan distribusi kerugian yang mendasarinya. Dengan operasi DM seperti segmentasi atau analisis asosiasi, perusahaan asuransi dapat memanfaatkan semua informasi yang tersedia untuk mengembangkan produk baru dan strategi pemasaran.

- **Memperkirakan Cadangan Klaim yang masih dalam proses.**

Penyelesaian klaim sering mengalami penundaan, sehingga nilai estimasi klaim akan digunakan sampai tersedianya nilai aktual dari klaim yang diselesaikan. Perkiraan dapat bergantung pada hal-hal berikut:

- ❖ Besar klaim
- ❖ Pola waktu penyelesaian klaim.

Operasi DM seperti Analisis Hubungan dan Deteksi Penyimpangan dapat digunakan untuk meningkatkan estimasi klaim.

- **Developing New Product Lines.**

*Profitability can be established through the establishment of adequate rate in accordance with the distribution of losses on new products to be designed. If the determination of the distribution of losses is not appropriate then the resulting product will be a loss or expensive on the side of the tariff. Above this it is necessary to have the proper tools to identify and estimate the underlying loss distribution. With DM operations such as segmentation or association analysis, insurance companies can take advantage of all the information available to develop new products and marketing strategies.*

- **Estimating Outstanding Claims Provision.**

*Settlement of claims is often delayed, so the value of the claim estimate will be used until the actual value of the claim is completed. Estimates may depend on the following:*

- *Big claim*
- *Time pattern for settlement of claims.*

*DM operations such as Relationship Analysis and Detection Deviations can be used to increase the claim estimate.*

#### Referensi/Reference:

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## Data Detail *Detail Data*

Eksposur per Provinsi, Okupasi, Interest dan Kelas Konstruksi  
*Eksposur per Province, Occupation, Interest and Class of Construction*

Premi per Provinsi, Okupasi, Interest dan Kelas Konstruksi  
*Premium per Province, Occupation, Interest and Class of Construction*

Jumlah Risiko per Provinsi, Okupasi dan Kelas Konstruksi  
*Number of Risk per Province, Occupation and Class of Construction*

Frekuensi Klaim per Provinsi dan Okupasi  
*Claim Frequency per Province and Occupation*

Klaim per Provinsi dan Okupasi  
*Claim per Province, and Occupation*

## Data Detail | Detail Data



### Eksposur Agregat Nasional Per Provinsi

National Aggregate Exposure By Province

Tutup buku 2017 | as at closing 2017

Tabel 2.1 | Table 2.1

Rp | IDR

Propinsi   Province	Cresta ID	U/Y 2013		U/Y 2014		U/Y 2015		U/Y 2016		U/Y 2017	
		Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah
01. NAD	IDN_AC	9,115,598,700,077.74	0.33	10,808,116,350,828.70	0.35	14,359,649,560,666.30	0.39	13,342,843,853,024.30	0.36	11,785,480,457,611.00	0.40
02. SUMATERA UTARA	IDN_SU	92,995,102,245,396.70	3.37	105,529,721,251,547.00	3.39	127,758,711,556,167.00	3.49	81,794,099,474,539.50	2.19	72,888,865,827,969.00	2.50
03. SUMATERA BARAT	IDN_SB	37,473,796,993,379.10	1.36	41,801,596,360,579.50	1.34	49,267,322,307,444.50	1.35	42,840,725,612,978.50	1.15	43,990,345,172,568.90	1.51
04. RIAU	IDN_RI	48,486,244,458,020.50	1.76	58,401,260,045,705.90	1.88	131,464,137,918,237.00	3.59	59,979,378,936,888.60	1.60	40,022,457,510,883.20	1.37
05. JAMBI	IDN_JA	11,025,859,046,302.30	0.40	12,025,503,168,891.10	0.39	13,843,417,622,178.00	0.38	10,882,980,957,284.10	0.29	9,721,876,973,462.41	0.33
06. SUMATERA SELATAN	IDN_SS	39,664,761,620,782.90	1.44	50,149,452,922,529.00	1.61	67,964,215,862,116.70	1.86	61,228,366,166,048.50	1.64	50,085,452,039,535.60	1.72
07. BENGKULU	IDN_BE	4,932,439,916,451.64	0.18	5,693,846,667,068.80	0.18	4,645,019,388,650.49	0.13	4,502,675,140,647.77	0.12	4,935,327,253,752.11	0.17
08. LAMPUNG	IDN_LA	26,837,352,387,676.70	0.97	39,124,768,025,263.90	1.26	44,424,879,654,249.40	1.21	30,944,950,145,885.20	0.83	38,594,895,578,413.50	1.32
09. KEP BANGKA-BELITUNG	IDN_BB	4,513,635,596,734.47	0.16	6,067,460,245,557.55	0.19	6,731,331,389,488.99	0.18	4,333,968,655,374.98	0.12	1,752,645,084,790.19	0.06
10. KEPULAUAN RIAU	IDN_KR	27,288,915,387,394.10	0.99	38,843,339,122,965.10	1.25	44,112,555,684,585.20	1.21	48,865,998,001,062.90	1.31	38,461,373,533,122.90	1.32
11. JAKARTA	IDN_JK	435,477,578,367,410.00	15.79	656,806,263,908,934.00	21.11	609,469,856,465,235.00	16.65	623,089,651,161,384.00	16.66	588,185,712,114,325.00	20.17
12. JAWA BARAT	IDN_JB	717,257,502,548,562.00	26.01	783,294,756,915,570.00	25.17	702,868,455,824,361.00	19.20	1,265,992,462,056,630.00	33.85	649,895,278,835,801.00	22.28
13. JAWA TENGAH	IDN_JT	142,560,730,365,263.00	5.17	148,484,351,929,474.00	4.77	206,450,468,935,483.00	5.64	207,256,965,451,803.00	5.54	162,294,478,161,927.00	5.56
14. DIY	IDN_YO	11,519,228,146,140.70	0.42	21,740,809,314,717.60	0.70	399,542,427,958,212.00	10.91	25,126,247,037,765.00	0.67	16,469,328,810,551.00	0.56
15. JAWA TIMUR	IDN_JI	367,224,216,185,232.00	13.32	417,157,516,096,450.00	13.41	477,761,142,033,130.00	13.05	380,045,235,160,064.00	10.16	374,833,536,588,084.00	12.85
16. BANTEN	IDN_BT	281,302,675,796,209.00	10.20	353,600,759,162,986.00	11.36	310,183,697,042,472.00	8.47	380,168,536,893,445.00	10.17	351,845,318,903,065.00	12.06
17. BALI	IDN_BA	301,871,843,677,825.00	10.95	72,746,481,607,611.10	2.34	97,994,620,655,615.40	2.68	121,246,244,116,984.00	3.24	98,494,587,338,829.30	3.38
18. NUSA TENGGARA BARAT	IDN_NB	4,543,691,637,473.73	0.16	8,202,528,929,367.64	0.26	8,883,842,848,336.92	0.24	7,693,522,825,253.99	0.21	10,958,873,892,216.30	0.38
19. NUSA TENGGARA TIMUR	IDN_NT	1,792,048,433,774.98	0.06	2,559,017,534,020.01	0.08	3,165,161,987,133.57	0.09	3,234,059,095,170.64	0.09	4,666,946,191,268.05	0.16
20. KALIMANTAN BARAT	IDN_KB	8,017,171,974,455.02	0.29	13,213,787,340,117.00	0.42	12,958,231,967,073.90	0.35	16,016,362,565,367.60	0.43	14,778,100,251,228.30	0.51
21. KALIMANTAN TENGAH	IDN_KT	17,180,226,505,757.70	0.62	24,060,774,585,442.00	0.77	26,195,124,497,823.00	0.72	23,239,675,743,526.10	0.62	5,423,367,538,661.56	0.19
22. KALIMANTAN SELATAN	IDN_KS	38,129,496,994,420.90	1.38	32,799,552,210,678.80	1.05	39,436,815,214,904.00	1.08	31,669,016,798,745.30	0.85	40,186,627,789,651.40	1.38
23. KALIMANTAN TIMUR	IDN_KI	65,962,077,500,776.60	2.39	73,527,322,037,709.10	2.36	83,412,317,999,291.70	2.28	87,568,445,759,393.50	2.34	96,676,705,742,756.40	3.31
24. KALIMANTAN UTARA	IDN_KU	0.00	0.00	-5,129,000,000.00	0.00	950,184,452,025.81	0.03	3,927,573,418,910.99	0.11	2,228,624,344,154.75	0.08
25. SULAWESI UTARA	IDN_SA	16,543,522,557,990.10	0.60	15,997,551,583,172.60	0.51	18,165,591,172,162.50	0.50	21,483,280,385,704.70	0.57	17,773,671,881,082.70	0.61
26. SULAWESI TENGAH	IDN_ST	4,307,620,509,307.53	0.16	3,849,055,651,074.92	0.12	8,268,351,627,528.69	0.23	5,466,469,111,798.39	0.15	3,622,375,503,965.81	0.12
27. SULAWESI SELATAN	IDN_SN	27,680,137,874,512.20	1.00	93,178,086,345,481.10	2.99	105,694,603,554,291.00	2.89	109,777,763,685,991.00	2.94	103,050,759,684,131.00	3.53
28. SULAWESI TENGGARA	IDN_SG	1,533,300,623,593.63	0.06	4,269,516,835,804.50	0.14	24,058,334,806,994.00	0.66	36,939,110,909,090.60	0.99	31,918,801,307,774.90	1.09
29. GORONTALO	IDN_GO	2,120,141,762,312.58	0.08	2,742,046,741,261.40	0.09	2,708,120,110,998.92	0.07	2,807,941,003,830.32	0.08	2,652,639,025,865.67	0.09
30. SULAWESI BARAT	IDN_SR	1,287,020,043,154.22	0.05	3,032,387,323,747.09	0.10	3,174,636,826,484.37	0.09	4,745,045,213,779.37	0.13	3,607,476,832,723.10	0.12
31. MALUKU	IDN_MA	1,915,654,567,995.64	0.07	2,522,809,908,678.66	0.08	2,838,900,277,901.74	0.08	2,306,423,531,997.48	0.06	2,485,179,600,016.19	0.09
32. MALUKU UTARA	IDN_MU	576,528,585,138.84	0.02	941,294,657,347.49	0.03	1,571,931,633,626.69	0.04	3,808,951,807,539.54	0.10	6,742,805,975,366.80	0.23
33. PAPUA BARAT	IDN_PB	2,622,584,443,092.17	0.10	2,862,440,334,319.36	0.09	3,679,702,834,136.25	0.10	8,589,347,563,412.85	0.23	7,837,562,891,555.31	0.27
34. PAPUA	IDN_PA	3,927,303,781,696.27	0.14	5,625,024,143,943.88	0.18	6,704,199,301,280.56	0.18	8,952,791,694,649.32	0.24	7,747,704,072,629.08	0.27
<b>T O T A L</b>		2,757,686,009,234,310.00	100.00	3,111,654,070,258,840.00	100.00	3,660,707,960,970,280.00	100.00	3,739,867,109,935,970.00	100.00	2,916,615,182,709,740.00	100.00



**Eksposur Agregat Nasional Per Okupasi**

*National Aggregate Exposure By Occupation*

Tutup buku 2017 | as at closing 2017

Tabel 2.2 | Table 2.2

Rp | IDR

Okupasi   Occupation	U/Y 2013		U/Y 2014		U/Y 2015		U/Y 2016		U/Y 2017		
	Jumlah   Amount	%									
PERTANIAN   AGRICULTURAL	A	25,959,872,979,597.60	0.94	22,515,903,178,317.20	0.72	24,096,974,230,215.10	0.66	26,021,198,474,270.20	0.70	12,213,339,098,827.80	0.42
KOMERSIAL   COMMERCIAL	C	996,959,323,893,444.00	36.15	742,365,635,669,036.00	23.86	1,157,583,014,000,340.00	31.62	811,172,600,738,829.00	21.69	777,656,604,130,711.00	26.66
INDUSTRI   INDUSTRIAL	I	1,417,209,119,392,320.00	51.39	1,961,972,655,205,210.00	63.05	2,094,696,954,818,680.00	57.22	2,492,287,774,118,620.00	66.64	1,814,603,504,341,380.00	62.22
RESIDENTIAL   RESIDENTIAL	R	317,557,692,968,953.00	11.52	384,799,876,206,283.00	12.37	384,331,017,921,049.00	10.50	410,385,536,604,245.00	10.97	312,141,735,138,818.00	10.70
<b>T O T A L</b>		<b>2,757,686,009,234,310.00</b>	<b>100.00</b>	<b>3,111,654,070,258,840.00</b>	<b>100.00</b>	<b>3,660,707,960,970,290.00</b>	<b>100.00</b>	<b>3,739,867,109,935,970.00</b>	<b>100.00</b>	<b>2,916,615,182,709,740.00</b>	<b>100.00</b>

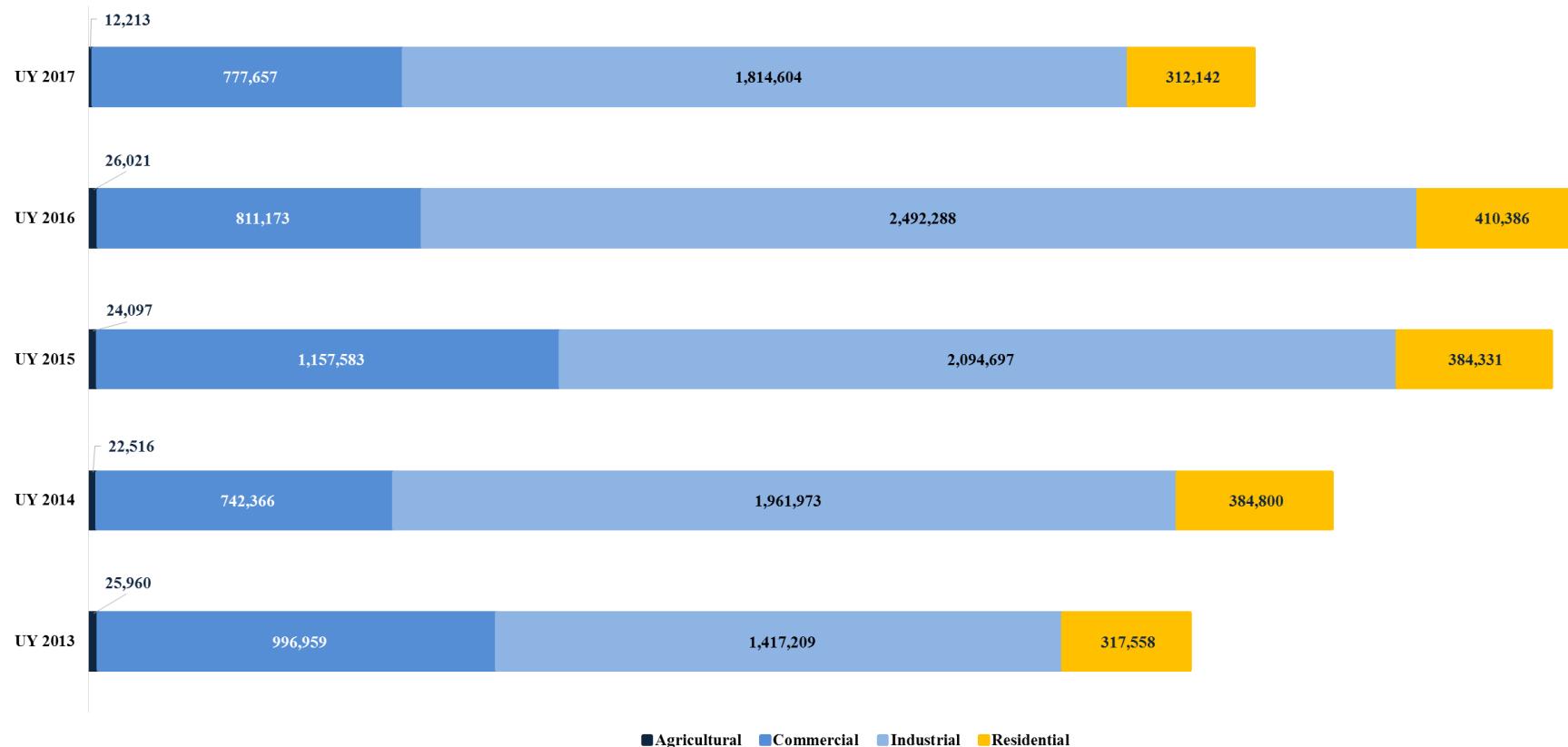
Grafik 2.2 | *Graph 2.2*

## Eksposur Agregat Nasional Per Okupasi

*National Gross Eksposure By Occupation*

**Tutup Buku 2017 | As at closing 2017**

(Milliar Rp | Billion IDR)





**Eksposur Agregat Nasional Per Interest**

*National Aggregate Exposure By Interest*

**Tutup buku 2017 | as at closing 2017**

**Tabel 2.3 / Table 2.3**

**Rp / IDR**

<b>Interest</b>	<b>U/Y 2013</b>		<b>U/Y 2014</b>		<b>U/Y 2015</b>		<b>U/Y 2016</b>		<b>U/Y 2017</b>	
	<b>Jumlah   Amount</b>	<b>%</b>								
<b>Bangunan   Building</b>	1,049,040,191,359,920.00	38.04	1,289,018,507,210,480.00	41.43	1,817,730,795,257,970.00	49.66	1,268,141,283,851,400.00	33.91	1,057,777,869,665,170.00	36.27
<b>Mesin   Machinery</b>	452,113,226,691,479.00	16.39	595,854,929,635,889.00	19.15	662,866,852,504,798.00	18.11	647,907,252,294,690.00	17.32	591,169,187,656,898.00	20.27
<b>Lain-lain   Others</b>	474,642,214,836,040.00	17.21	400,348,404,877,840.00	12.87	447,589,188,170,376.00	12.23	557,504,469,545,745.00	14.91	649,360,034,597,930.00	22.26
<b>Gudang   Stock</b>	336,152,933,616,623.00	12.19	534,020,317,560,387.00	17.16	439,579,293,811,323.00	12.01	396,697,813,121,247.00	10.61	347,429,245,269,628.00	11.91
<b>Gang. Usaha   Bussiness</b>	445,737,442,730,248.00	16.16	292,411,910,974,244.00	9.40	292,941,831,225,815.00	8.00	869,616,291,122,881.00	23.25	270,878,845,520,114.00	9.29
<b>T O T A L</b>	2,757,686,009,234,310.00	100.00	3,111,654,070,258,840.00	100.00	3,660,707,960,970,290.00	100.00	3,739,867,109,935,970.00	100.00	2,916,615,182,709,740.00	100.00

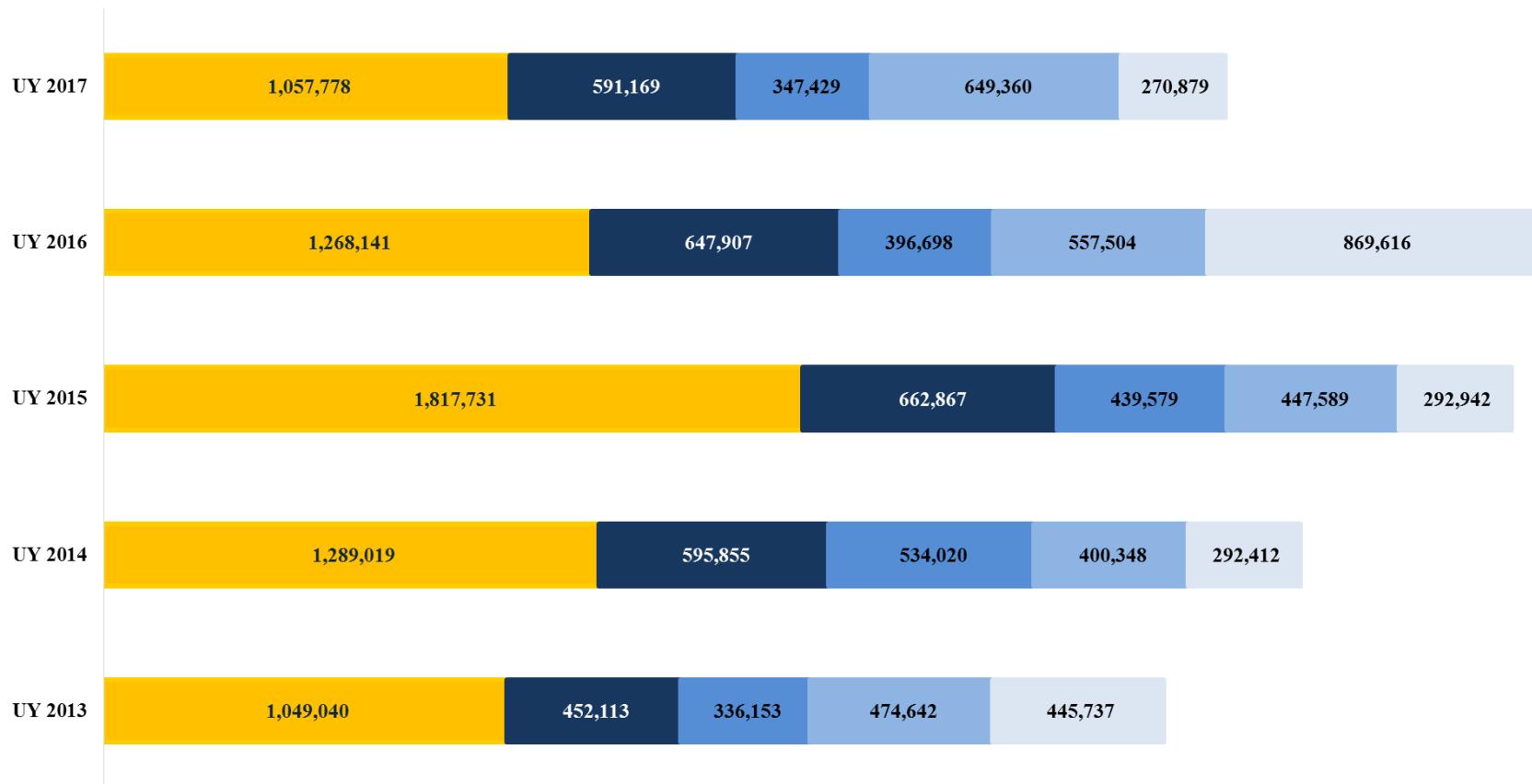
Grafik 2.3 | *Graph 2.3*

## Eksposur Agregat National Per Interest

*National Aggregate Exposure By Interest*

**Tutup Buku 2017 | As at closing 2017**

(Miliar Rp | Billion IDR)



■ Building ■ Machinery ■ Stock ■ Others ■ Business Interruption



## Eksposur Agregat Nasional Per Kelas Konstruksi

National Aggregate Exposure By Construction Class

Tutup buku 2017 | as at closing 2017

Tabel 2.4 /Table 2.4

Rp / IDR

Kelas Konstruksi Class Construction	U/Y 2013		U/Y 2014		U/Y 2015		U/Y 2016		U/Y 2017			
	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%
Com: Steel, Wood, RC ≤ 9	2,541,068,456,022,540.00	92.14		2,792,017,020,874,640.00	89.73		3,255,136,861,942,000.00	88.92		3,323,727,958,361,710.00	88.87	
Com: Steel, Wood, RC > 9	176,192,102,072,685.00	6.39		263,402,495,260,281.00	8.47		352,903,282,284,138.00	9.64		356,286,692,483,531.00	9.53	
Com: Others	4,721,454,278,177.34	0.17		1,449,703,485,416.91	0.05		391,797,145,886.42	0.01		197,769,072,736.00	0.01	
DW: Steel, Wood, RC up to 3	35,664,716,731,528.50	1.29		54,670,646,994,451.20	1.76		52,237,555,217,348.20	1.43		59,632,313,017,989.00	1.59	
DW: Others	39,280,129,388.00	0.00		114,203,644,055.00	0.00		38,464,380,910.00	0.00		22,377,000,000.00	0.00	
<b>T O T A L</b>	<b>2,757,686,009,234,320.00</b>	<b>100.00</b>		<b>3,111,654,070,258,840.00</b>	<b>100.00</b>		<b>3,660,707,960,970,290.00</b>	<b>100.00</b>		<b>3,739,867,109,935,970.00</b>	<b>100.00</b>	

### DEFINISI Konstruksi

Commercial

Objek pertanggungan dengan kode okupasi selain rumah tinggal (Kode Okupasi selain 2976)

Com: Steel, Wood, RC ≤ 9

Konstruksi bangunan menggunakan rangka Baja, Kayu, Beton Bertulang, dengan jumlah lantai sampai dengan 9 lantai

Com: Steel, Wood, RC > 9

Konstruksi bangunan menggunakan rangka Baja, Kayu, Beton Bertulang, dengan jumlah lantai lebih dari 9 lantai

Com: Others

Konstruksi bangunan tanpa menggunakan rangka Baja, Kayu, dan Beton Bertulang

Dwelling House

Objek pertanggungan rumah tinggal dengan kode okupasi 2976 (Semua kelas konstruksi)

DW: Steel, Wood, RC

Konstruksi rumah tinggal yang menggunakan rangka Baja, Kayu, Beton Bertulang

DW: Others

Konstruksi rumah tinggal tanpa menggunakan rangka Baja, Kayu, dan Beton Bertulang

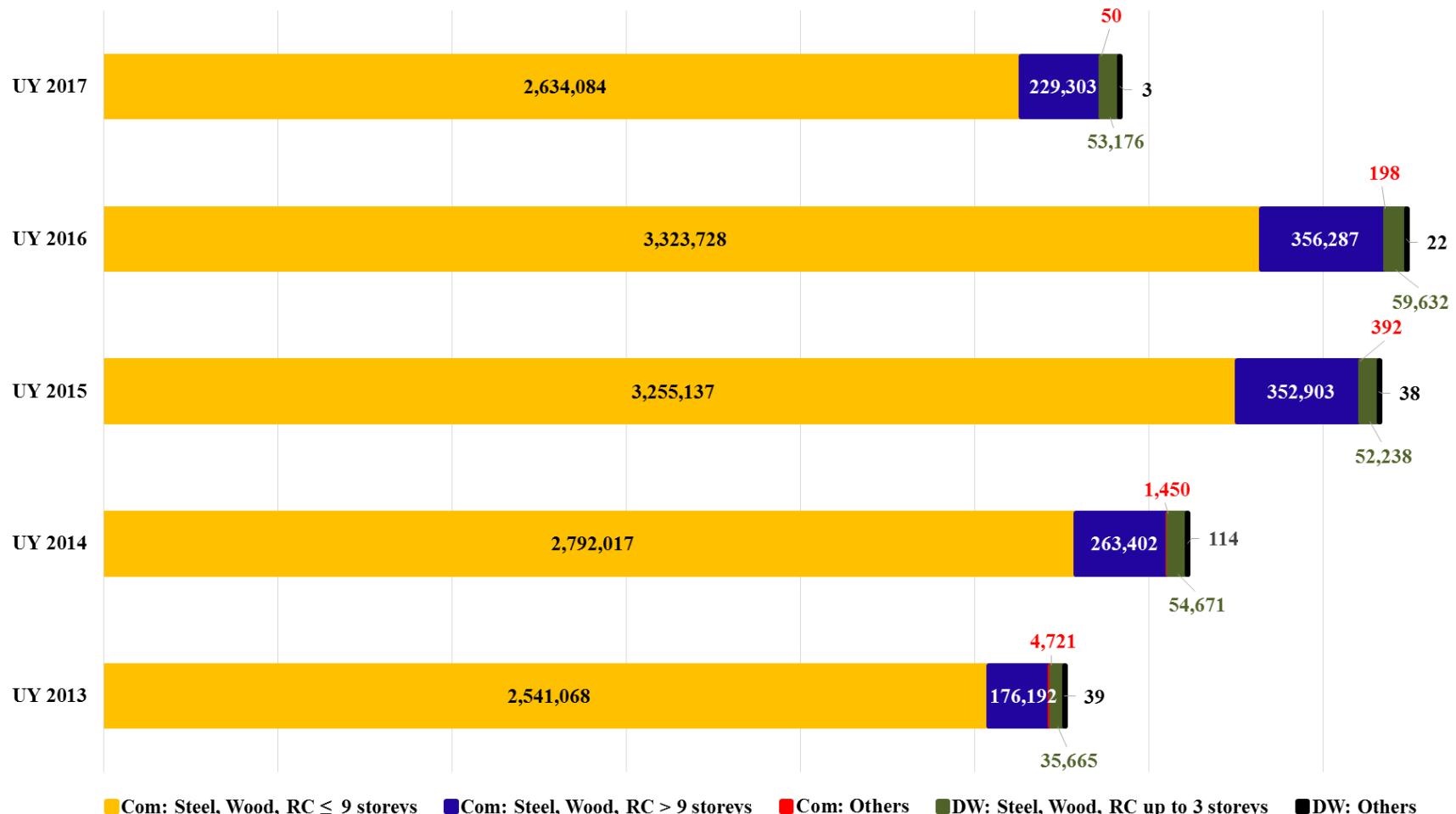
Grafik 2.4 | *Graph 2.4*

## Eksposur Agregat National Per Kelas Konstruksi

*National Aggregate Exposure By Construction Class*

Tutup buku 2017 | *As at closing 2017*

(Milliar Rp | Billion IDR)



## Data Detail | Detail Data



### Eksposur Agregat Nasional Onrisk Per Provinsi

Onrisk National Aggregate Exposure By Province

Kuartalan dan Tutup Buku 2017 | as at Quarterly & Closing 2017

Tabel 2.5 | Table 2.5

Rp | IDR

Provinsi   Province	Cresta ID	Kuartal 1   1st Quarter 2017		Kuartal 2   2nd Quarter 2017		Kuartal 3   3rd Quarter 2017		Kuartal 4   4th Quarter 2017		Tutup Buku   closing 2017	
		Jumlah   Amount	%	Jumlah   Amount	%						
01. NAD	IDN_AC	10,575,550,281,203.90	0.39	9,477,922,680,615.08	0.36	9,047,560,477,253.62	0.27	4,910,268,933,642.52	0.16	11,344,386,708,974.50	0.35
02. SUMATERA UTARA	IDN_SU	66,155,158,459,184.90	2.41	72,788,502,390,430.60	2.76	71,951,374,711,012.50	2.16	66,801,805,215,332.30	2.16	59,602,602,787,085.10	1.84
03. SUMATERA BARAT	IDN_SB	35,069,950,591,138.40	1.28	39,141,256,729,946.00	1.48	33,296,977,446,824.40	1.00	32,382,535,198,726.20	1.05	33,308,657,436,091.90	1.03
04. RIAU	IDN_RI	64,473,791,040,270.40	2.35	73,594,468,119,500.30	2.79	73,081,614,069,632.40	2.19	55,606,589,640,766.90	1.80	45,852,760,614,684.80	1.41
05. JAMBI	IDN_JA	8,524,333,901,799.08	0.31	8,763,601,487,366.92	0.33	9,674,764,579,101.32	0.29	10,800,573,412,381.10	0.35	9,328,581,910,019.46	0.29
06. SUMATERA SELATAN	IDN_SS	59,296,741,325,026.90	2.16	50,354,713,657,347.50	1.91	56,337,318,225,082.10	1.69	54,485,072,662,361.80	1.76	45,866,662,413,681.40	1.41
07. BENGKULU	IDN_BE	3,946,009,318,808.31	0.14	3,833,657,529,730.05	0.15	4,243,994,435,779.20	0.13	4,931,189,443,852.83	0.16	5,045,414,699,239.52	0.16
08. LAMPUNG	IDN_LA	23,170,026,612,319.60	0.84	30,294,119,625,792.90	1.15	27,942,342,145,708.30	0.84	28,814,798,062,214.20	0.93	36,569,820,974,356.70	1.13
09. KEP. BANGKA-BELITUNG	IDN_BB	2,407,549,436,643.12	0.09	3,641,420,430,937.01	0.14	3,273,234,999,203.60	0.10	3,076,321,587,011.81	0.10	1,439,108,393,389.29	0.04
10. KEPULAUAN RIAU	IDN_KR	30,531,025,815,424.10	1.11	44,056,413,583,447.20	1.67	43,844,975,769,392.60	1.32	37,362,833,871,354.00	1.21	33,143,700,140,701.70	1.02
11. JAKARTA	IDN_JK	497,673,345,284,603.00	18.12	500,056,934,825,398.00	18.93	443,448,861,090,263.00	13.31	485,840,101,804,295.00	15.73	557,731,695,898,191.00	17.20
12. JAWA BARAT	IDN_JB	615,734,259,271,405.00	22.42	648,769,327,843,462.00	24.56	1,275,785,795,864,820.00	38.28	1,178,178,610,860,950.00	38.14	1,152,093,184,947,360.00	35.54
13. JAWA TENGAH	IDN JT	174,876,847,927,072.00	6.37	175,364,674,827,259.00	6.64	176,580,563,232,708.00	5.30	136,837,265,296,157.00	4.43	151,705,730,029,190.00	4.68
14. DIY	IDN_YO	23,283,453,824,265.20	0.85	23,167,214,846,147.00	0.88	20,828,959,176,612.70	0.63	16,283,580,687,148.10	0.53	17,153,605,939,187.10	0.53
15. JAWA TIMUR	IDN_JI	302,615,229,405,892.00	11.02	329,401,367,394,705.00	12.47	340,538,864,067,494.00	10.22	309,429,924,785,452.00	10.02	362,940,785,208,615.00	11.20
16. BANTEN	IDN_BT	344,789,410,855,934.00	12.56	303,270,912,436,128.00	11.48	360,128,033,017,800.00	10.81	282,736,258,185,217.00	9.15	330,412,428,269,101.00	10.19
17. BALI	IDN_BA	107,057,210,568,766.00	3.90	87,980,806,310,559.20	3.33	88,625,759,890,694.80	2.66	86,612,587,105,973.60	2.80	91,918,193,342,015.10	2.84
18. NUSA TENGGARA BARAT	IDN_NB	51,085,364,071,072.20	1.86	7,748,849,813,178.78	0.29	9,538,897,793,078.38	0.29	9,096,781,429,241.62	0.29	10,002,681,587,352.80	0.31
19. NUSA TENGGARA TIMUR	IDN_NT	2,550,034,225,636.07	0.09	2,403,597,269,175.15	0.09	4,371,559,256,328.70	0.13	4,132,973,159,936.56	0.13	4,464,692,061,588.03	0.14
20. KALIMANTAN BARAT	IDN_KB	18,331,793,372,245.30	0.67	19,365,853,677,183.30	0.73	19,861,765,644,940.20	0.60	7,250,040,447,332.83	0.23	14,135,088,068,104.30	0.44
21. KALIMANTAN TENGAH	IDN_KT	18,689,553,362,504.00	0.68	20,794,730,710,963.70	0.79	6,016,276,740,824.19	0.18	6,725,158,701,177.74	0.22	5,018,537,303,763.12	0.15
22. KALIMANTAN SELATAN	IDN_KS	17,633,725,220,640.30	0.64	17,646,109,791,668.10	0.67	17,142,248,336,643.90	0.51	42,185,396,057,892.90	1.37	12,929,546,285,901.10	0.40
23. KALIMANTAN TIMUR	IDN_KI	77,961,115,075,708.20	2.84	64,440,079,462,941.40	2.44	56,542,575,703,115.20	1.70	63,350,941,628,208.60	2.05	65,408,658,712,174.40	2.02
24. KALIMANTAN UTARA	IDN_KU	2,941,441,613,591.93	0.11	2,369,714,225,944.96	0.09	2,006,265,796,970.67	0.06	2,183,320,750,475.39	0.07	2,169,811,280,653.99	0.07
25. SULAWESI UTARA	IDN_SA	18,694,790,934,143.50	0.68	14,141,621,068,303.60	0.54	18,144,208,395,480.20	0.54	18,343,682,445,308.60	0.59	16,586,380,282,807.80	0.51
26. SULAWESI TENGAH	IDN_ST	4,584,477,836,368.37	0.17	4,779,672,149,959.98	0.18	3,167,945,048,616.32	0.10	3,890,484,779,063.53	0.13	3,219,710,643,581.89	0.10
27. SULAWESI SELATAN	IDN_SN	101,803,858,403,156.00	3.71	22,702,283,202,293.30	0.86	100,944,298,869,795.00	3.03	103,537,546,332,327.00	3.35	100,611,906,106,746.00	3.10
28. SULAWESI TENGGARA	IDN SG	36,245,208,138,633.40	1.32	35,761,754,309,919.10	1.35	36,499,931,920,097.90	1.10	2,281,184,993,938.21	0.07	31,617,381,329,415.50	0.98
29. GORONTALO	IDN_GO	2,572,687,508,480.52	0.09	2,601,179,564,529.98	0.10	2,560,298,056,540.91	0.08	2,161,653,791,410.76	0.07	2,614,279,317,441.35	0.08
30. SULAWESI BARAT	IDN_SR	3,311,112,802,081.82	0.12	3,117,717,636,912.16	0.12	907,049,953,109.85	0.03	3,594,573,915,880.76	0.12	3,579,858,511,915.46	0.11
31. MALUKU	IDN_MA	1,779,361,587,282.78	0.06	1,940,227,292,068.31	0.07	2,029,279,939,347.65	0.06	2,241,792,358,129.01	0.07	2,296,306,711,954.55	0.07
32. MALUKU UTARA	IDN_MU	3,430,614,931,016.99	0.12	4,000,172,860,713.12	0.15	4,608,190,078,226.83	0.14	6,609,689,164,187.26	0.21	6,636,909,100,560.61	0.20
33. PAPUA BARAT	IDN_PB	7,680,584,864,526.26	0.28	7,080,064,420,692.14	0.27	1,866,881,647,826.34	0.06	7,364,502,756,577.57	0.24	7,741,006,940,042.49	0.24
34. PAPUA	IDN_PA	6,616,456,336,094.56	0.24	6,458,033,943,998.17	0.24	7,723,109,999,070.86	0.23	8,681,893,914,453.18	0.28	7,266,956,067,223.10	0.22
<b>J U M L A H</b>		2,746,092,077,202,940.00	100.00	2,641,308,976,119,220.00	100.00	3,332,561,776,379,400.00	100.00	3,088,721,933,378,380.00	100.00	3,241,757,030,023,110.00	100.00

#### Catatan | Note:

Kuartal 1 | 1st Quarter 2017 = onrisk as at 31 March 2017

Kuartal 2 | 2nd Quarter 2017 = onrisk as at 30 June 2017

Kuartal 3 | 3rd Quarter 2017 = onrisk as at 30 September 2017

Kuartal 4 | 4th Quarter 2017 = onrisk as at 31 December 2017

Tutup Buku | Closing 2017 = onrisk as at 31 January 2018

# Data Detail | Detail Data



## Premi Bruto Nasional Per Provinsi

National Gross Premium By Provinsi

Tutup Buku 2017 | as at closing 2017

Tabel 3.1 | Table 3.1

Rp | IDR

Provinsi   Province	Cresta ID	U/Y 2013		U/Y 2014		U/Y 2015		U/Y 2016		U/Y 2017			
		Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%
01. NAD	IDN_AC	16,248,884,013.06	0.36		21,150,396,845.98	0.43		28,404,518,395.95	0.53		24,647,247,812.13	0.53	22,543,896,731.01 0.59
02. SUMATERA UTARA	IDN_SU	133,358,022,154.30	2.94		157,576,045,166.89	3.18		204,744,592,372.67	3.86		122,236,569,573.89	2.65	110,123,667,224.49 2.90
03. SUMATERA BARAT	IDN_SB	71,496,293,618.07	1.58		80,491,161,751.75	1.62		96,477,051,270.97	1.82		80,587,487,762.43	1.75	82,413,576,808.81 2.17
04. RIAU	IDN_RI	56,796,374,413.41	1.25		67,391,482,571.88	1.36		190,317,043,219.79	3.58		70,619,897,658.52	1.53	48,630,059,026.20 1.28
05. JAMBI	IDN_JA	12,507,525,637.78	0.28		13,922,188,126.54	0.28		16,777,914,612.50	0.32		12,897,416,894.48	0.28	11,452,900,902.95 0.30
06. SUMATERA SELATAN	IDN_SS	46,419,957,418.55	1.02		63,047,951,986.91	1.27		85,695,793,834.29	1.61		85,313,314,075.67	1.85	66,822,866,199.17 1.76
07. BENGKULU	IDN_BE	9,965,505,698.07	0.22		11,638,569,733.28	0.23		8,895,167,845.66	0.17		8,152,666,323.61	0.18	8,849,619,620.26 0.23
08. LAMPUNG	IDN_LA	41,001,087,566.79	0.91		61,223,050,021.32	1.24		69,788,113,987.78	1.31		44,097,311,799.84	0.96	55,610,208,685.48 1.47
09. KEP BANGKA-BELITUNG	IDN_BB	4,388,908,764.44	0.10		5,938,226,054.18	0.12		6,005,561,932.62	0.11		3,670,289,425.72	0.08	1,511,660,742.86 0.04
10. KEPULAUAN RIAU	IDN_KR	27,962,824,422.61	0.62		41,937,149,079.46	0.85		43,113,264,024.25	0.81		37,153,966,854.34	0.81	30,057,561,721.03 0.79
11. JAKARTA	IDN_JK	701,945,423,776.66	15.50		1,069,458,863,113.75	21.59		960,949,168,703.02	18.09		912,929,602,973.11	19.82	864,944,213,652.66 22.81
12. JAWA BARAT	IDN_JB	1,232,321,162,865.64	27.21		1,389,644,384,668.40	28.05		1,020,062,435,237.96	19.21		1,422,859,359,917.10	30.88	805,423,194,442.76 21.24
13. JAWA TENGAH	IDN_JT	193,420,091,709.40	4.27		209,663,710,334.08	4.23		270,209,876,961.37	5.09		260,354,582,174.50	5.65	206,115,411,851.72 5.44
14. DIY	IDN_YO	17,867,215,317.71	0.39		35,031,886,722.35	0.71		681,442,105,207.52	12.83		36,846,829,932.03	0.80	24,686,517,616.09 0.65
15. JAWA TIMUR	IDN_JI	562,377,689,766.49	12.42		604,600,695,367.24	12.21		561,537,482,865.57	10.57		381,440,850,170.87	8.28	404,278,248,735.04 10.66
16. BANTEN	IDN_BT	478,650,970,711.04	10.57		627,228,785,361.90	12.66		499,625,162,565.78	9.41		540,069,607,136.58	11.72	515,512,146,300.30 13.59
17. BALI	IDN_BA	681,218,608,715.33	15.04		118,458,794,824.36	2.39		148,348,514,088.68	2.79		161,700,251,260.39	3.51	138,222,512,901.33 3.65
18. NUSA TENGGARA BARAT	IDN_NB	8,863,931,503.67	0.20		15,034,119,586.71	0.30		16,323,228,483.13	0.31		10,281,218,577.70	0.22	14,011,498,509.09 0.37
19. NUSA TENGGARA TIMUR	IDN_NT	2,896,756,056.63	0.06		4,290,590,072.67	0.09		5,062,424,669.28	0.10		4,692,121,608.28	0.10	6,865,927,958.26 0.18
20. KALIMANTAN BARAT	IDN_KB	7,800,773,673.99	0.17		13,080,288,868.91	0.26		10,239,036,965.22	0.19		11,973,089,466.41	0.26	11,380,969,591.91 0.30
21. KALIMANTAN TENGAH	IDN_KT	17,821,272,332.84	0.39		25,002,992,040.80	0.50		23,949,687,715.20	0.45		17,375,073,284.05	0.38	4,129,043,655.67 0.11
22. KALIMANTAN SELATAN	IDN_KS	38,747,828,624.42	0.86		32,595,775,700.90	0.66		34,612,690,299.00	0.65		24,743,353,327.09	0.54	31,210,605,718.41 0.82
23. KALIMANTAN TIMUR	IDN_KI	70,589,676,927.10	1.56		78,843,354,778.33	1.59		77,064,432,730.37	1.45		65,685,636,481.87	1.43	75,259,234,143.23 1.98
24. KALIMANTAN UTARA	IDN_KU	0.00	0.00		-4,872,550.00	0.00		826,175,500.74	0.02		2,956,159,111.09	0.06	1,714,315,783.98 0.05
25. SULAWESI UTARA	IDN_SA	34,265,082,939.89	0.76		33,008,541,660.74	0.67		34,031,333,135.99	0.64		35,517,276,235.08	0.77	30,496,095,409.06 0.80
26. SULAWESI TENGAH	IDN_ST	7,069,620,405.59	0.16		6,430,078,521.38	0.13		15,071,732,668.49	0.28		9,555,954,110.04	0.21	6,397,082,427.20 0.17
27. SULAWESI SELATAN	IDN_SN	28,585,476,990.29	0.63		131,273,873,727.50	2.65		142,358,144,062.08	2.68		138,988,444,327.12	3.02	138,033,922,525.95 3.64
28. SULAWESI TENGGARA	IDN SG	2,299,216,593.95	0.05		4,307,737,447.16	0.09		23,461,002,877.95	0.44		29,814,093,788.60	0.65	26,868,934,895.92 0.71
29. GORONTALO	IDN_GO	4,077,922,095.25	0.09		5,369,487,454.35	0.11		5,198,364,240.17	0.10		5,319,598,641.34	0.12	5,034,217,166.29 0.13
30. SULAWESI BARAT	IDN_SR	1,927,660,130.89	0.04		4,557,949,085.44	0.09		4,419,584,692.74	0.08		6,798,640,116.50	0.15	5,167,978,371.20 0.14
31. MALUKU	IDN_MA	3,628,733,010.22	0.08		4,902,161,508.25	0.10		5,556,394,026.58	0.10		4,337,521,477.10	0.09	4,588,231,028.49 0.12
32. MALUKU UTARA	IDN_MU	1,138,043,104.75	0.03		1,839,525,663.89	0.04		2,956,165,240.48	0.06		6,806,415,043.58	0.15	10,421,228,271.88 0.27
33. PAPUA BARAT	IDN_PB	4,235,129,104.84	0.09		4,706,987,756.68	0.10		5,600,287,323.85	0.11		12,588,465,078.58	0.27	11,843,232,232.87 0.31
34. PAPUA	IDN_PA	6,910,220,023.36	0.15		10,066,602,299.48	0.20		11,746,059,333.40	0.22		14,144,015,904.64	0.31	11,413,281,119.85 0.30
<b>J U M L A H</b>		4,528,803,890,087.05	100.00		4,953,708,535,353.46	100.00		5,310,870,511,091.05	100.00		4,607,154,328,324.28	100.00	3,792,034,061,971.42 100.00



## Premi Bruto Nasional Per Okupasi

*National Gross Premium By Occupation*

Tutup buku 2017 | as at closing 2017

Tabel 3.2 | Table 3.2

Rp | IDR

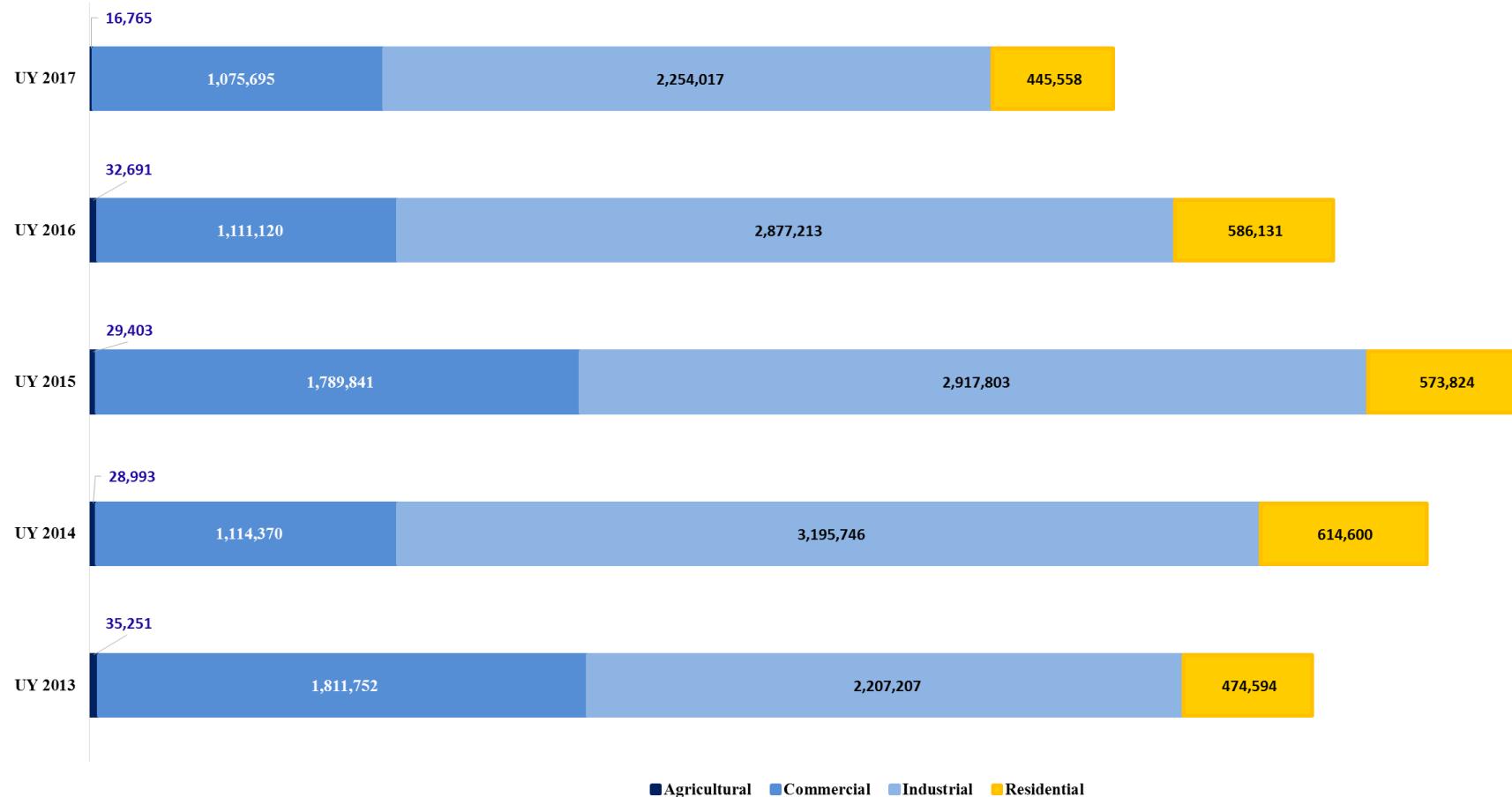
Okupasi   Occupation	U/Y 2013		U/Y 2014		U/Y 2015		U/Y 2016		U/Y 2017		
	Jumlah   Amount	%									
PERTANIAN   AGRICULTURAL	A	35,250,816,165.83	0.78	28,993,018,333.54	0.59	29,402,615,980.39	0.55	32,691,058,757.52	0.71	16,765,195,033.78	0.44
KOMERSIAL   COMMERCIAL	C	1,811,752,061,569.05	40.01	1,114,369,814,309.49	22.50	1,789,841,008,266.23	33.70	1,111,120,122,702.91	24.12	1,075,694,514,204.25	28.37
INDUSTRI   INDUSTRIAL	I	2,207,207,303,469.59	48.74	3,195,745,937,161.73	64.51	2,917,802,652,077.80	54.94	2,877,212,635,572.02	62.45	2,254,016,528,542.78	59.44
RESIDENTIAL   RESIDENTIAL	R	474,593,708,882.58	10.48	614,599,765,548.70	12.41	573,824,234,766.63	10.80	586,130,511,291.79	12.72	445,557,824,190.60	11.75
<b>J U M L A H</b>		<b>4,528,803,890,087.04</b>	<b>100.00</b>	<b>4,953,708,535,353.46</b>	<b>100.00</b>	<b>5,310,870,511,091.05</b>	<b>100.00</b>	<b>4,607,154,328,324.24</b>	<b>100.00</b>	<b>3,792,034,061,971.41</b>	<b>100.00</b>

Grafik 3.2 | *Graph 3.2*

## Premi Gross Nasional Per Okupasi

*National Gross Premium By Occupation*

**Tutup Buku 2017 | As at closing 2017**  
**(Juta Rp | Million IDR)**





## Premi Bruto Nasional Per Interest

*National Gross Premium By Interest*

**Tutup buku 2017 | as at closing 2017**

**Tabel 3.3 | Table 3.3**

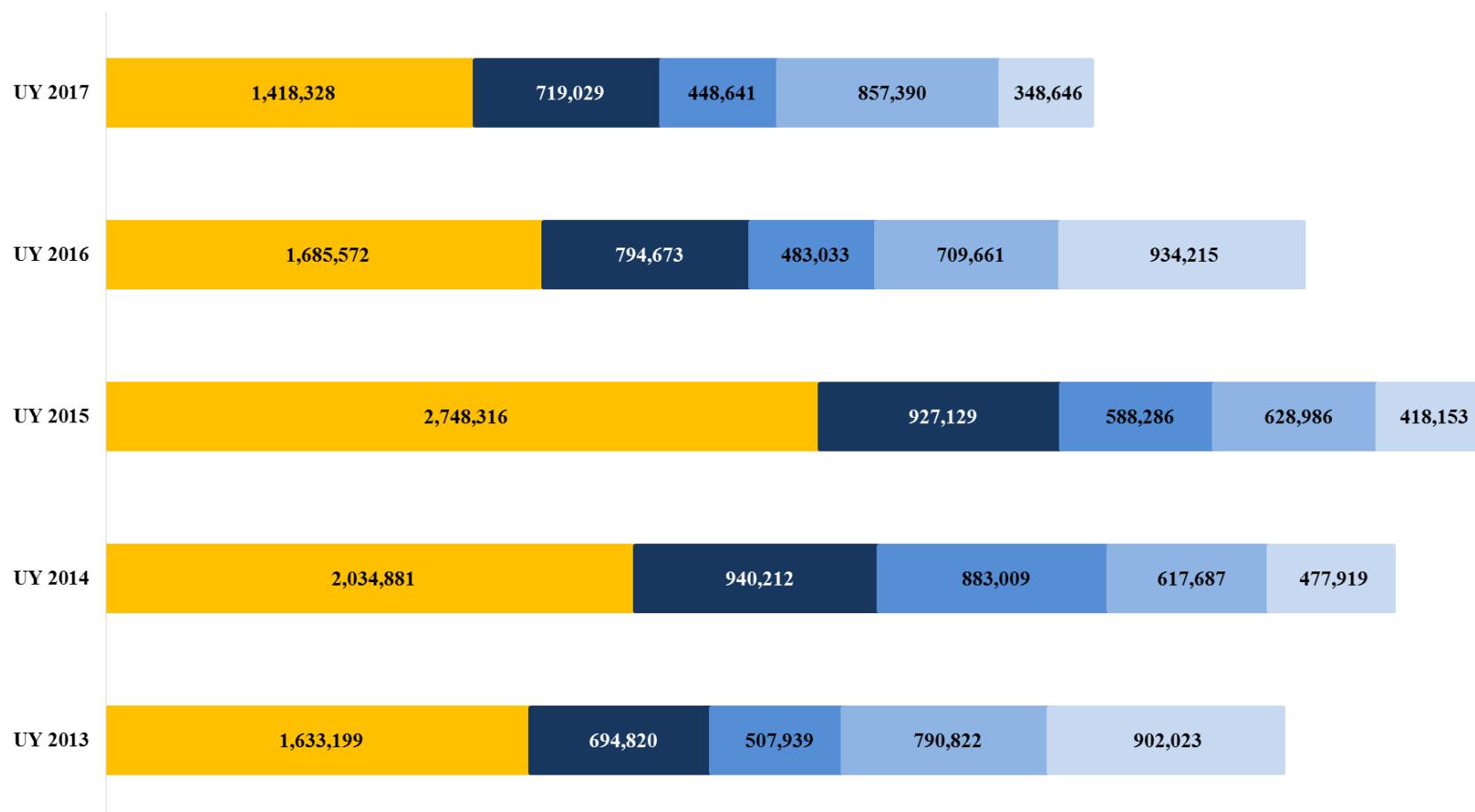
**Rp | IDR**

<b>Interest</b>	<b>U/Y 2013</b>		<b>U/Y 2014</b>		<b>U/Y 2015</b>		<b>U/Y 2016</b>		<b>U/Y 2017</b>	
	<b>Jumlah   Amount</b>	<b>%</b>								
<b>Bangunan   Building</b>	1,633,199,063,685.62	36.06	2,034,880,555,496.81	41.08	2,748,316,067,649.62	51.75	1,685,571,787,609.99	36.59	1,418,328,329,325.78	37.40
<b>Mesin   Machinery</b>	694,819,636,393.37	15.34	940,212,269,387.78	18.98	927,129,277,644.41	17.46	794,673,288,926.65	17.25	719,028,583,531.41	18.96
<b>Lain-lain   Others</b>	790,822,452,435.07	17.46	617,687,215,432.73	12.47	628,986,416,591.05	11.84	709,661,214,365.84	15.40	857,389,836,080.82	22.61
<b>Gudang   Stock</b>	507,939,299,302.98	11.22	883,009,317,292.69	17.83	588,285,648,265.89	11.08	483,032,769,055.06	10.48	448,641,321,710.59	11.83
<b>Gang. Usaha   Business Interruption</b>	902,023,438,270.02	19.92	477,919,177,743.42	9.65	418,153,100,940.07	7.87	934,215,268,366.68	20.28	348,645,991,322.82	9.19
<b>J U M L A H</b>	<b>4,528,803,890,087.06</b>	<b>100.00</b>	<b>4,953,708,535,353.43</b>	<b>100.00</b>	<b>5,310,870,511,091.04</b>	<b>100.00</b>	<b>4,607,154,328,324.22</b>	<b>100.00</b>	<b>3,792,034,061,971.42</b>	<b>100.00</b>

Grafik 3.3 | *Graph 3.3*

## Premi Gross Nasional Per Interest

*National Gross Premium By Interest*  
**Tutup Buku 2017 | As at closing 2017**  
**(Juta Rp | Million IDR)**



■ Building ■ Machinery ■ Stock ■ Others ■ Business Interruption


**Premi Bruto Nasional Per Kelas Konstruksi**
*National Gross Premium By Construction Class*
**Tutup Buku 2017 | as at closing 2017**
**Tabel 3.4 /Table 3.4**
**Rp | IDR**

<b>Kelas Konstruksi   Construction Class</b>	<b>U/Y 2013</b>		<b>U/Y 2014</b>		<b>U/Y 2015</b>		<b>U/Y 2016</b>		<b>U/Y 2017</b>	
	<b>Jumlah   Amount</b>	<b>%</b>								
Com: Steel, Wood, RC ≤ 9	4,179,872,617,661.26	92.30	4,415,055,225,744.08	89.13	4,671,390,393,295.56	87.96	3,987,468,674,577.77	86.55	3,378,685,136,244.14	89.10
Com: Steel, Wood, RC > 9	293,147,695,016.50	6.47	461,210,584,006.12	9.31	565,667,446,398.78	10.65	541,869,200,316.05	11.76	342,982,277,734.60	9.04
Com: Others	7,785,013,211.12	0.17	3,102,726,310.41	0.06	3,101,279,746.36	0.06	352,905,424.21	0.01	109,452,623.08	0.00
DW: Steel, Wood, RC up to 3 sto	47,891,850,758.56	1.06	73,967,585,244.62	1.49	70,603,766,147.90	1.33	77,417,859,841.20	1.68	70,250,471,369.60	1.85
DW: Others	106,713,439.67	0.00	372,414,048.23	0.01	107,625,502.46	0.00	45,688,165.00	0.00	6,724,000.00	0.00
<b>J U M L A H</b>	<b>4,528,803,890,087.11</b>	<b>100.00</b>	<b>4,953,708,535,353.46</b>	<b>100.00</b>	<b>5,310,870,511,091.06</b>	<b>100.00</b>	<b>4,607,154,328,324.23</b>	<b>100.00</b>	<b>3,792,034,061,971.42</b>	<b>100.00</b>

**DEFINISI Konstruksi**

Commercial

Objek pertanggungan dengan kode okupasi selain rumah tinggal (Kode Okupasi selain 2976)

Com: Steel, Wood, RC ≤ 9

Konstruksi bangunan menggunakan rangka Baja, Kayu, Beton Bertulang, dengan jumlah lantai sampai dengan 9 lantai

Com: Steel, Wood, RC &gt; 9

Konstruksi bangunan menggunakan rangka Baja, Kayu, Beton Bertulang, dengan jumlah lantai lebih dari 9 lantai

Com: Others

Konstruksi bangunan tanpa menggunakan rangka Baja, Kayu, dan Beton Bertulang

Dwelling House

Objek pertanggungan rumah tinggal dengan kode okupasi 2976 (Semua kelas konstruksi)

DW: Steel, Wood, RC

Konstruksi rumah tinggal yang menggunakan rangka Baja, Kayu, Beton Bertulang

DW: Others

Konstruksi rumah tinggal tanpa menggunakan rangka Baja, Kayu, dan Beton Bertulang

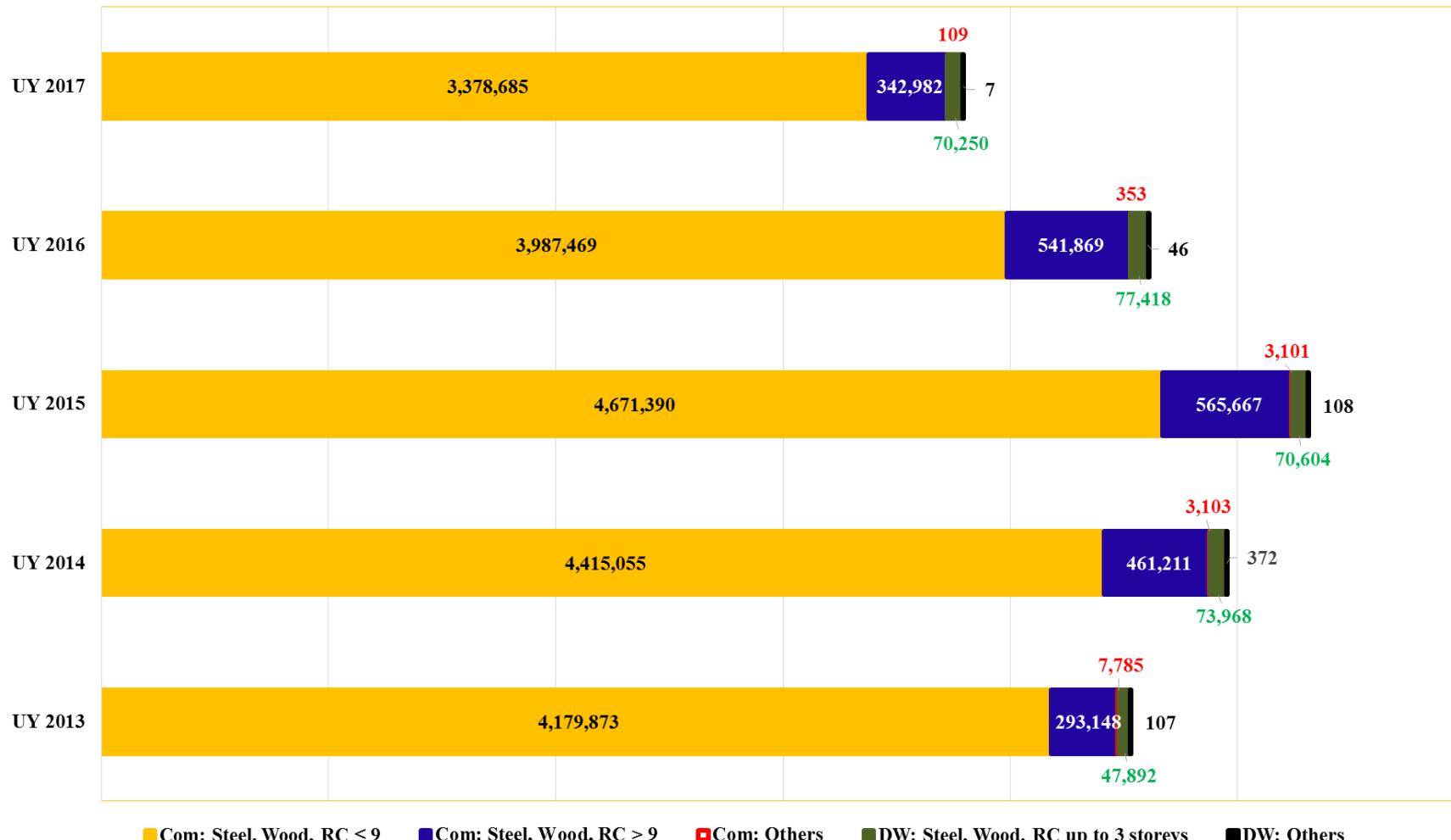
Grafik 3.4 | *Graph 3.4*

## Premi Gross Nasional Per Kelas Konstruksi

*National Gross Premium By Construction Class*

Tutup buku 2017 | As at closing 2017

(Juta Rp | Million IDR)



## Data Detail | Detail Data



### Premi Bruto Nasional Onrisk Per Provinsi

Onrisk National Gross Premium By Province

Kuartalan dan Tutup Buku 2017 | as at Quarterly & Closing 2017

Tabel 3.5 | Table 3.5

Rp | IDR

Provinsi / Province	Cresta ID	Kuartal 1   1st Quarter 2017			Kuartal 2   2nd Quarter 2017			Kuartal 3   3rd Quarter 2017			Kuartal 4   4th Quarter 2017			Tutup Buku   closing 2017		
		Jumlah	Amount	%	Jumlah	Amount	%									
01. NAD	IDN_AC	19,703,025,843.51	0.57		17,537,312,689.21	0.53		16,598,877,409.67	0.40		8,808,611,336.44	0.23		21,757,894,721.02	0.54	
02. SUMATERA UTARA	IDN_SU	99,312,441,915.78	2.85		109,702,351,752.12	3.29		108,538,284,430.25	2.65		99,744,262,723.87	2.61		89,237,336,804.91	2.20	
03. SUMATERA BARAT	IDN_SB	66,112,080,655.77	1.90		73,226,330,545.09	2.21		62,096,067,192.45	1.51		60,379,724,612.50	1.58		62,143,610,596.72	1.53	
04. RIAU	IDN_RI	76,056,312,476.86	2.18		85,990,925,040.30	2.58		85,115,463,444.45	2.07		64,781,536,961.56	1.70		54,777,398,910.49	1.35	
05. JAMBI	IDN_JA	9,817,539,652.91	0.28		10,626,606,825.10	0.32		11,563,367,172.54	0.28		13,173,982,997.76	0.34		11,040,186,412.01	0.27	
06. SUMATERA SELATAN	IDN_SS	81,445,609,508.16	2.34		62,364,982,675.56	1.87		70,823,158,143.17	1.73		71,399,488,161.61	1.87		61,969,189,047.77	1.53	
07. BENGKULU	IDN_BE	7,022,655,505.40	0.20		6,816,850,257.16	0.20		7,540,291,527.18	0.18		8,651,434,328.73	0.23		8,916,597,648.11	0.22	
08. LAMPUNG	IDN_LA	33,048,494,136.67	0.95		43,323,634,646.78	1.30		40,162,128,343.61	0.98		41,564,746,164.89	1.09		52,607,787,616.21	1.30	
09. KEP. BANGKA-BELITUNG	IDN_BB	2,077,705,075.28	0.06		3,113,561,233.39	0.09		2,755,749,854.40	0.07		2,628,523,488.20	0.07		1,243,382,898.78	0.03	
10. KEPULAUAN RIAU	IDN_KR	23,414,770,648.75	0.67		34,010,025,518.92	1.02		33,779,804,203.45	0.82		29,080,859,077.17	0.76		25,925,543,833.08	0.64	
11. JAKARTA	IDN_JK	731,056,683,803.20	20.98		737,165,801,498.33	22.09		652,238,198,908.46	15.90		716,350,416,202.85	18.75		819,514,396,997.17	20.24	
12. JAWA BARAT	IDN_JB	747,632,599,400.59	21.46		785,657,704,915.61	23.55		1,420,799,161,953.52	34.63		1,297,625,596,146.63	33.97		1,280,315,881,447.53	31.62	
13. JAWA TENGAH	IDN_JT	218,688,756,103.65	6.28		220,937,939,461.83	6.62		226,246,148,605.40	5.51		174,452,567,664.80	4.57		189,040,380,486.71	4.67	
14. DIY	IDN_YO	34,098,498,308.14	0.98		34,003,034,826.31	1.02		30,491,892,025.24	0.74		24,034,952,146.50	0.63		25,585,019,641.50	0.63	
15. JAWA TIMUR	IDN_JI	304,393,595,688.46	8.74		331,748,812,476.03	9.94		363,170,868,730.77	8.85		335,557,124,521.42	8.78		391,639,733,524.80	9.67	
16. BANTEN	IDN_BT	490,172,998,533.20	14.07		433,428,443,032.85	12.99		519,062,165,341.95	12.65		410,832,374,364.50	10.75		484,267,862,336.80	11.96	
17. BALI	IDN_BA	141,825,098,475.66	4.07		120,135,293,265.97	3.60		121,915,660,462.05	2.97		120,967,204,406.51	3.17		128,970,907,104.31	3.18	
18. NUSA TENGGARA BARAT	IDN_NB	52,831,548,417.54	1.52		10,849,742,385.43	0.33		13,455,656,310.93	0.33		12,153,743,818.55	0.32		12,540,815,741.63	0.31	
19. NUSA TENGGARA TIMUR	IDN_NT	3,718,899,230.81	0.11		3,462,035,462.41	0.10		6,299,426,265.86	0.15		5,982,840,482.78	0.16		6,480,197,616.21	0.16	
20. KALIMANTAN BARAT	IDN_KB	13,712,217,828.74	0.39		14,496,216,760.29	0.43		14,886,092,410.76	0.36		5,467,071,707.60	0.14		10,889,750,711.56	0.27	
21. KALIMANTAN TENGAH	IDN_KT	13,965,290,611.84	0.40		15,542,891,689.49	0.47		4,514,929,243.56	0.11		5,061,712,722.47	0.13		3,824,829,504.52	0.09	
22. KALIMANTAN SELATAN	IDN_KS	14,126,437,163.08	0.41		14,136,613,229.56	0.42		12,883,589,076.53	0.31		32,700,452,439.86	0.86		10,184,509,132.20	0.25	
23. KALIMANTAN TIMUR	IDN_KI	58,449,569,935.42	1.68		48,537,976,695.64	1.45		42,639,280,528.13	1.04		48,995,421,063.34	1.28		50,887,605,162.49	1.26	
24. KALIMANTAN UTARA	IDN_KU	2,218,057,089.12	0.06		1,793,082,748.08	0.05		1,516,504,603.40	0.04		1,672,489,531.43	0.04		1,675,294,498.49	0.04	
25. SULAWESI UTARA	IDN_SA	30,572,762,959.80	0.88		22,432,390,262.92	0.67		31,387,100,517.65	0.77		31,757,175,695.93	0.83		28,584,327,842.91	0.71	
26. SULAWESI TENGAH	IDN_ST	8,207,473,644.27	0.24		8,478,017,421.91	0.25		5,499,160,590.06	0.13		6,753,642,536.54	0.18		5,668,253,640.40	0.14	
27. SULAWESI SELATAN	IDN_SN	131,808,239,908.55	3.78		20,110,073,580.07	0.60		135,928,694,963.32	3.31		138,295,945,114.70	3.62		136,130,608,783.44	3.36	
28. SULAWESI TENGGARA	IDN_SG	28,850,099,238.94	0.83		28,093,624,722.36	0.84		29,202,341,438.08	0.71		3,537,633,689.59	0.09		26,568,566,215.64	0.66	
29. GORONTALO	IDN_GO	4,871,540,099.03	0.14		4,927,125,013.03	0.15		4,857,396,482.52	0.12		4,099,425,647.64	0.11		4,960,076,067.98	0.12	
30. SULAWESI BARAT	IDN_SR	4,741,471,197.79	0.14		4,470,133,919.16	0.13		1,305,908,588.78	0.03		5,151,731,872.13	0.13		5,127,580,406.49	0.13	
31. MALUKU	IDN_MA	3,346,877,237.58	0.10		3,554,879,099.83	0.11		3,728,800,240.06	0.09		4,131,356,309.53	0.11		4,230,282,581.57	0.10	
32. MALUKU UTARA	IDN_MU	6,194,976,347.82	0.18		6,150,734,349.56	0.18		7,210,412,772.10	0.18		10,166,331,525.80	0.27		10,223,900,365.40	0.25	
33. PAPUA BARAT	IDN_PB	11,232,211,006.72	0.32		10,120,769,788.84	0.30		2,795,566,423.50	0.07		11,026,034,463.42	0.29		11,661,117,785.18	0.29	
34. PAPUA	IDN_PA	9,562,788,701.41	0.27		9,263,542,151.02	0.28		11,525,592,013.38	0.28		13,295,858,491.34	0.35		10,756,404,951.02	0.27	
<b>J U M L A H</b>		<b>3,484,289,326,350.44</b>	<b>100.00</b>		<b>3,336,709,459,940.15</b>	<b>100.00</b>		<b>4,102,533,740,217.18</b>	<b>100.00</b>		<b>3,820,282,272,418.58</b>	<b>100.00</b>		<b>4,049,347,231,035.03</b>	<b>100.00</b>	

**Catatan | Note:**

Kuartal 1 | 1st Quarter 2017 = onrisk as at 31 March 2017

Kuartal 2 | 2nd Quarter 2017 = onrisk as at 30 June 2017

Kuartal 3 | 3rd Quarter 2017 = onrisk as at 30 September 2017

Kuartal 4 | 4th Quarter 2017 = onrisk as at 31 December 2017

Tutup Buku | Closing 2017 = onrisk as at 31 January 2018

## Data Detail | Detail Data



### Jumlah Risiko Per Provinsi

Number Of Risks By Province

Tutup Buku 2017 | as at closing 2017

Tabel 4.1 | Tabel 4.1

Provinsi   Province	Cresta ID	U/Y 2013		U/Y 2014		U/Y 2015		U/Y 2016		U/Y 2017			
		Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%
01. NAD	IDN_AC	1,659.00	0.87		1,997.00	0.85		2,070.00	0.88		1,902.00	0.84	
02. SUMATERA UTARA	IDN_SU	9,668.00	5.08		12,043.00	5.11		12,103.00	5.14		11,448.00	5.08	
03. SUMATERA BARAT	IDN_SB	15,806.00	8.30		18,002.00	7.63		17,725.00	7.53		18,045.00	8.00	
04. RIAU	IDN_RI	3,565.00	1.87		4,392.00	1.86		4,748.00	2.02		4,441.00	1.97	
05. JAMBI	IDN_JA	1,967.00	1.03		2,471.00	1.05		2,335.00	0.99		2,502.00	1.11	
06. SUMATERA SELATAN	IDN_SS	2,915.00	1.53		4,101.00	1.74		4,184.00	1.78		3,616.00	1.60	
07. BENGKULU	IDN_BE	1,947.00	1.02		2,260.00	0.96		2,398.00	1.02		2,185.00	0.97	
08. LAMPUNG	IDN_LA	3,101.00	1.63		4,373.00	1.85		4,451.00	1.89		4,040.00	1.79	
09. KEP BANGKA-BELITUNG	IDN_BB	491.00	0.26		825.00	0.35		771.00	0.33		699.00	0.31	
10. KEPULAUAN RIAU	IDN_KR	1,300.00	0.68		1,650.00	0.70		1,912.00	0.81		1,696.00	0.75	
11. JAKARTA	IDN_JK	47,750.00	25.09		56,680.00	24.03		52,599.00	22.36		47,711.00	21.16	
12. JAWA BARAT	IDN_JB	28,724.00	15.09		36,312.00	15.39		38,311.00	16.28		37,883.00	16.80	
13. JAWA TENGAH	IDN_JT	10,244.00	5.38		14,827.00	6.29		15,314.00	6.51		13,949.00	6.19	
14. DIY	IDN_YO	3,449.00	1.81		4,528.00	1.92		4,969.00	2.11		4,909.00	2.18	
15. JAWA TIMUR	IDN_JI	14,780.00	7.77		21,203.00	8.99		19,340.00	8.22		18,489.00	8.20	
16. BANTEN	IDN_BT	12,454.00	6.54		16,043.00	6.80		16,954.00	7.21		16,254.00	7.21	
17. BALI	IDN_BA	8,103.00	4.26		9,975.00	4.23		10,464.00	4.45		11,008.00	4.88	
18. NUSA TENGGARA BARAT	IDN_NB	1,370.00	0.72		1,851.00	0.78		1,813.00	0.77		2,181.00	0.97	
19. NUSA TENGGARA TIMUR	IDN_NT	780.00	0.41		615.00	0.26		628.00	0.27		890.00	0.39	
20. KALIMANTAN BARAT	IDN_KB	1,072.00	0.56		1,686.00	0.71		1,636.00	0.70		1,529.00	0.68	
21. KALIMANTAN TENGAH	IDN_KT	692.00	0.36		856.00	0.36		927.00	0.39		775.00	0.34	
22. KALIMANTAN SELATAN	IDN_KS	1,255.00	0.66		1,736.00	0.74		2,058.00	0.87		1,428.00	0.63	
23. KALIMANTAN TIMUR	IDN_KI	4,052.00	2.13		3,823.00	1.62		3,162.00	1.34		3,436.00	1.52	
24. KALIMANTAN UTARA	IDN_KU	0.00	0.00		0.00	0.00		149.00	0.06		369.00	0.16	
25. SULAWESI UTARA	IDN_SA	1,894.00	1.00		2,296.00	0.97		2,562.00	1.09		2,513.00	1.11	
26. SULAWESI TENGAH	IDN_ST	1,357.00	0.71		999.00	0.42		1,194.00	0.51		1,167.00	0.52	
27. SULAWESI SELATAN	IDN_SN	3,409.00	1.79		4,329.00	1.84		4,546.00	1.93		3,999.00	1.77	
28. SULAWESI TENGGARA	IDN_SG	612.00	0.32		646.00	0.27		713.00	0.30		693.00	0.31	
29. GORONTALO	IDN_GO	839.00	0.44		592.00	0.25		504.00	0.21		562.00	0.25	
30. SULAWESI BARAT	IDN_SR	312.00	0.16		202.00	0.09		191.00	0.08		210.00	0.09	
31. MALUKU	IDN_MA	639.00	0.34		777.00	0.33		850.00	0.36		903.00	0.40	
32. MALUKU UTARA	IDN_MU	379.00	0.20		406.00	0.17		395.00	0.17		382.00	0.17	
33. PAPUA BARAT	IDN_PB	1,384.00	0.73		1,370.00	0.58		1,330.00	0.57		1,507.00	0.67	
34. PAPUA	IDN_PA	2,360.00	1.24		2,033.00	0.86		1,970.00	0.84		2,139.00	0.95	
<b>J U M L A H</b>		<b>190,329.00</b>	<b>100.00</b>		<b>235,899.00</b>	<b>100.00</b>		<b>235,276.00</b>	<b>100.00</b>		<b>225,460.00</b>	<b>100.00</b>	
												<b>174,515.00</b>	<b>100.00</b>



**Jumlah Risiko Per Okupasi**  
*Number Of Risks By Occupation*  
**Tutup Buku 2017 | as at closing 2017**

**Tabel 4.2 | Tabel 4.2**

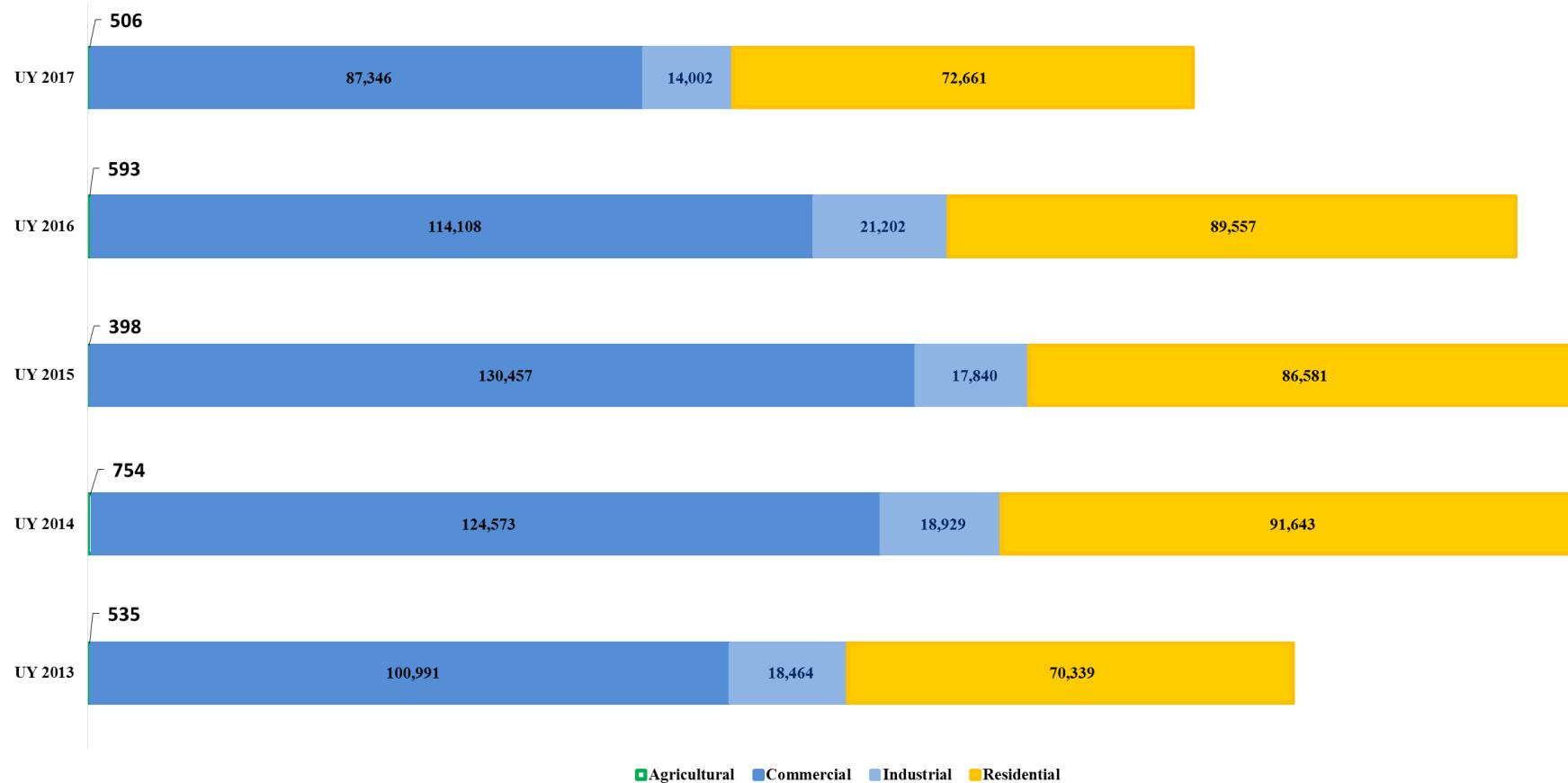
Okupasi   Occupation	U/Y 2013		U/Y 2014		U/Y 2015		U/Y 2016		U/Y 2017		
	Jumlah   Amount	%									
PERTANIAN   AGRICULTURAL	A	535	0.28	754	0.32	398	0.17	593	0.26	506	0.29
KOMERSIAL   COMMERCIAL	C	100,991	53.06	124,573	52.81	130,457	55.45	114,108	50.61	87,346	50.05
INDUSTRI   INDUSTRIAL	I	18,464	9.70	18,929	8.02	17,840	7.58	21,202	9.40	14,002	8.02
RESIDENTIAL   RESIDENTIAL	R	70,339	36.96	91,643	38.85	86,581	36.80	89,557	39.72	72,661	41.64
<b>J U M L A H</b>		<b>190,329</b>	<b>100.00</b>	<b>235,899</b>	<b>100.00</b>	<b>235,276</b>	<b>100.00</b>	<b>225,460</b>	<b>100.00</b>	<b>174,515</b>	<b>100.00</b>

Grafik 4.2 | *Graph 4.2*

## Jumlah Risiko Per Okupasi

*Number of Risks By Occupation*

Tutup Buku 2017 | As at closing 2017





**Jumlah Risiko Per Kelas Konstruksi**

*Number Of Risks By Construction Class*

**Tutup Buku 2017 | as at closing 2017**

**Tabel 4.3 / Tabel 4.3**

<b>Kelas Konstruksi   Construction Class</b>	<b>U/Y 2013</b>		<b>U/Y 2014</b>		<b>U/Y 2015</b>		<b>U/Y 2016</b>		<b>U/Y 2017</b>			
	<b>Jumlah</b>	<b>Amount</b>	<b>%</b>	<b>Jumlah</b>	<b>Amount</b>	<b>%</b>	<b>Jumlah</b>	<b>Amount</b>	<b>%</b>	<b>Jumlah</b>	<b>Amount</b>	<b>%</b>
Com: Steel, Wood, RC ≤ 9	140,222	73.67		163,017	69.10		174,456	74.15		169,892	75.35	
Com: Steel, Wood, RC > 9	5,220	2.74		22,700	9.62		14,492	6.16		9,312	4.13	
Com: Others	10,151	5.33		1,659	0.70		909	0.39		30	0.01	
DW: Steel, Wood, RC up to 3 storeys	34,640	18.20		48,225	20.44		45,326	19.27		46,195	20.49	
DW: Others	96	0.05		298	0.13		93	0.04		31	0.01	
<b>J U M L A H</b>	<b>190,329</b>	<b>100.00</b>		<b>235,899</b>	<b>100.00</b>		<b>235,276</b>	<b>100.00</b>		<b>225,460</b>	<b>100.00</b>	
											<b>174,515</b>	<b>100.00</b>

**DEFINISI Konstruksi**

Commercial

Objek pertanggungan dengan kode okupasi selain rumah tinggal (Kode Okupasi selain 2976)

Com: Steel, Wood, RC ≤ 9

Konstruksi bangunan menggunakan rangka Baja, Kayu, Beton Bertulang, dengan jumlah lantai sampai dengan 9 lantai

Com: Steel, Wood, RC > 9

Konstruksi bangunan menggunakan rangka Baja, Kayu, Beton Bertulang, dengan jumlah lantai lebih dari 9 lantai

Com: Others

Konstruksi bangunan tanpa menggunakan rangka Baja, Kayu, dan Beton Bertulang

Dwelling House

Objek pertanggungan rumah tinggal dengan kode okupasi 2976 (Semua kelas konstruksi)

DW: Steel, Wood, RC

Konstruksi rumah tinggal yang menggunakan rangka Baja, Kayu, Beton Bertulang

DW: Others

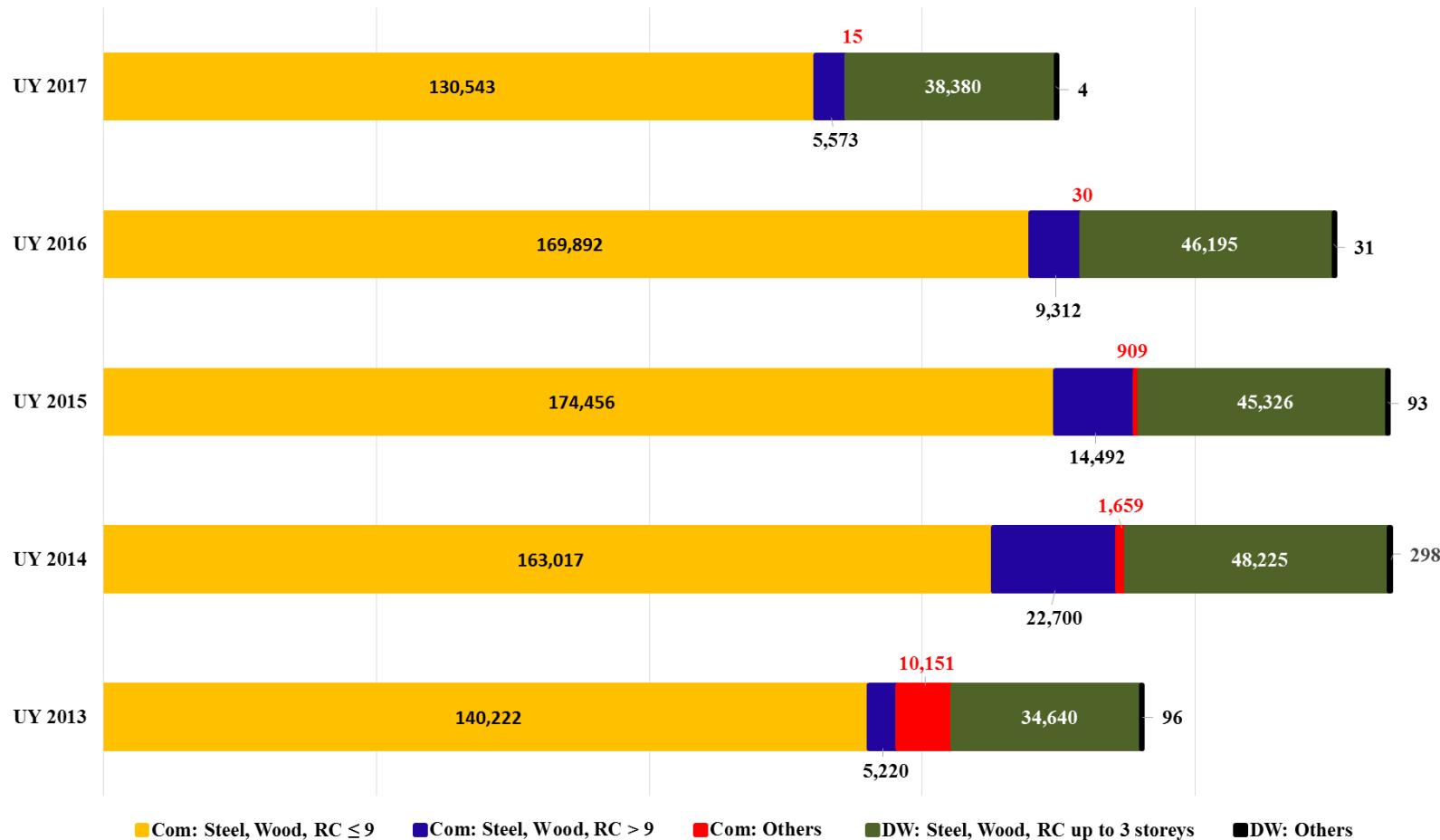
Konstruksi rumah tinggal tanpa menggunakan rangka Baja, Kayu, dan Beton Bertulang

Grafik 4.3 | *Graph 4.3*

## Jumlah Risiko Per Kelas Konstruksi

*Number of Risks By Construction Class*

Tutup buku 2017 | As at closing 2017



## Data Detail | *Detail Data*



**Jumlah Risiko Onrisk Per Province**  
*Onrisk Number of Risks By Province*  
**Kuartalan dan Tutup Buku 2017 | as at Quarterly & Closing 2017**

Tabel 4.4 | Table 4.4

Provinsi   Province	Cresta ID	Kuartal 1   1st Quarter 2017		Kuartal 2   2nd Quarter 2017		Kuartal 3   3rd Quarter 2017		Kuartal 4   4th Quarter 2017		Tutup Buku   closing 2017			
		Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%
01. NAD	IDN_AC	1,310.00	0.81		1,496.00	0.93		1,534.00	0.95		1,610.00	0.91	
02. SUMATERA UTARA	IDN_SU	8,674.00	5.33		9,163.00	5.68		9,571.00	5.92		10,492.00	5.93	
03. SUMATERA BARAT	IDN_SB	14,092.00	8.67		15,039.00	9.32		14,887.00	9.20		16,146.00	9.12	
04. RIAU	IDN_RI	3,047.00	1.87		2,951.00	1.83		2,960.00	1.83		3,159.00	1.78	
05. JAMBI	IDN_JA	1,764.00	1.08		1,919.00	1.19		1,800.00	1.11		2,105.00	1.19	
06. SUMATERA SELATAN	IDN_SS	2,445.00	1.50		2,412.00	1.50		2,939.00	1.82		3,207.00	1.81	
07. BENGKULU	IDN_BE	4,901.00	3.01		4,995.00	3.10		5,065.00	3.13		5,104.00	2.88	
08. LAMPUNG	IDN_LA	2,952.00	1.82		2,918.00	1.81		2,669.00	1.65		2,956.00	1.67	
09. KEP. BANGKA-BELITUNG	IDN_BB	482.00	0.30		474.00	0.29		421.00	0.26		499.00	0.28	
10. KEPULAUAN RIAU	IDN_KR	1,186.00	0.73		1,252.00	0.78		1,330.00	0.82		1,346.00	0.76	
11. JAKARTA	IDN_JK	32,482.00	19.97		31,521.00	19.54		33,104.00	20.47		34,965.00	19.75	
12. JAWA BARAT	IDN_JB	24,986.00	15.36		24,086.00	14.93		24,407.00	15.09		25,543.00	14.43	
13. JAWA TENGAH	IDN_JT	10,341.00	6.36		9,947.00	6.17		9,552.00	5.91		10,229.00	5.78	
14. DIY	IDN_YO	4,328.00	2.66		3,961.00	2.46		3,783.00	2.34		4,161.00	2.35	
15. JAWA TIMUR	IDN_JI	12,279.00	7.55		12,041.00	7.47		12,391.00	7.66		15,418.00	8.71	
16. BANTEN	IDN_BT	10,783.00	6.63		10,821.00	6.71		10,903.00	6.74		11,921.00	6.73	
17. BALI	IDN_BA	8,330.00	5.12		8,085.00	5.01		7,930.00	4.90		9,001.00	5.08	
18. NUSA TENGGARA BARAT	IDN_NB	1,447.00	0.89		1,502.00	0.93		1,508.00	0.93		1,592.00	0.90	
19. NUSA TENGGARA TIMUR	IDN_NT	640.00	0.39		646.00	0.40		644.00	0.40		672.00	0.38	
20. KALIMANTAN BARAT	IDN_KB	1,113.00	0.68		1,172.00	0.73		754.00	0.47		1,071.00	0.60	
21. KALIMANTAN TENGAH	IDN_KT	534.00	0.33		562.00	0.35		458.00	0.28		627.00	0.35	
22. KALIMANTAN SELATAN	IDN_KS	1,051.00	0.65		1,060.00	0.66		864.00	0.53		1,120.00	0.63	
23. KALIMANTAN TIMUR	IDN_KI	2,204.00	1.36		2,272.00	1.41		1,781.00	1.10		2,279.00	1.29	
24. KALIMANTAN UTARA	IDN_KU	274.00	0.17		247.00	0.15		229.00	0.14		259.00	0.15	
25. SULAWESI UTARA	IDN_SA	1,996.00	1.23		1,743.00	1.08		1,800.00	1.11		2,024.00	1.14	
26. SULAWESI TENGAH	IDN_ST	925.00	0.57		868.00	0.54		785.00	0.49		869.00	0.49	
27. SULAWESI SELATAN	IDN_SN	2,732.00	1.68		2,842.00	1.76		2,736.00	1.69		3,366.00	1.90	
28. SULAWESI TENGGARA	IDN_SG	494.00	0.30		538.00	0.33		535.00	0.33		605.00	0.34	
29. GORONTALO	IDN_GO	441.00	0.27		421.00	0.26		444.00	0.27		470.00	0.27	
30. SULAWESI BARAT	IDN_SR	153.00	0.09		180.00	0.11		165.00	0.10		186.00	0.11	
31. MALUKU	IDN_MA	719.00	0.44		717.00	0.44		708.00	0.44		700.00	0.40	
32. MALUKU UTARA	IDN_MU	295.00	0.18		319.00	0.20		307.00	0.19		338.00	0.19	
33. PAPUA BARAT	IDN_PB	1,360.00	0.84		1,379.00	0.85		1,245.00	0.77		1,372.00	0.77	
34. PAPUA	IDN_PA	1,863.00	1.15		1,741.00	1.08		1,528.00	0.94		1,644.00	0.93	
<b>J U M L A H</b>		<b>162,623.00</b>	<b>100.00</b>		<b>161,290.00</b>	<b>100.00</b>		<b>161,737.00</b>	<b>100.00</b>		<b>177,056.00</b>	<b>100.00</b>	
<b>162,623.00</b>		<b>100.00</b>			<b>161,290.00</b>	<b>100.00</b>		<b>161,737.00</b>	<b>100.00</b>		<b>177,056.00</b>	<b>100.00</b>	

**Catatan | Note:**

Kuartal 1 | 1st Quarter 2017 = onrisk as at 31 March 2017

Kuartal 2 | 2nd Quarter 2017 = onrisk as at 30 June 2017

Kuartal 3 | 3rd Quarter 2017 = onrisk as at 30 September 2017

Kuartal 4 | 4th Quarter 2017 = onrisk as at 31 December 2017

Tutup Buku | Closing 2017 = onrisk as at 31 January 2018

## Data Detail | *Detail Data*



### Frekuensi Klaim Per Provinsi | *Claim Frequency by Province*

Tutup buku 2017 | *as at closing 2017*

Tabel 5.1 | *Table 5.1*

Provinsi / Province	Cresta ID	U/Y 2013		U/Y 2014		U/Y 2015		U/Y 2016		U/Y 2017		
		Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount
01. NAD	IDN_AC	2.00	3.92	0.00	0.00	0.00	12.00	18.18	26.00	40.63	0.00	0.00
02. SUMATERA UTARA	IDN_SU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.00	20.31	0.00	0.00
03. SUMATERA BARAT	IDN_SB	2.00	3.92	5.00	25.00	10.00	15.15	12.00	18.75	3.00	42.86	
04. RIAU	IDN_RI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
05. JAMBI	IDN_JA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
06. SUMATERA SELATAN	IDN_SS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
07. BENGKULU	IDN_BE	0.00	0.00	0.00	0.00	1.00	1.52	2.00	3.13	1.00	14.29	
08. LAMPUNG	IDN_LA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
09. KEP BANGKA-BELITUNG	IDN_BB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10. KEPULAUAN RIAU	IDN_KR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11. JAKARTA	IDN_JK	0.00	0.00	0.00	0.00	0.00	0.00	1.00	1.56	0.00	0.00	0.00
12. JAWA BARAT	IDN_JB	1.00	1.96	0.00	0.00	4.00	6.06	2.00	3.13	1.00	14.29	
13. JAWA TENGAH	IDN_JT	6.00	11.76	0.00	0.00	1.00	1.52	0.00	0.00	0.00	0.00	0.00
14. DIY	IDN_YO	2.00	3.92	0.00	0.00	2.00	3.03	0.00	0.00	0.00	0.00	0.00
15. JAWA TIMUR	IDN_JI	36.00	70.59	2.00	10.00	2.00	3.03	1.00	1.56	0.00	0.00	0.00
16. BANTEN	IDN_BT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17. BALI	IDN_BA	0.00	0.00	2.00	10.00	2.00	3.03	4.00	6.25	0.00	0.00	0.00
18. NUSA TENGGARA BARAT	IDN_NB	1.00	1.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19. NUSA TENGGARA TIMUR	IDN_NT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20. KALIMANTAN BARAT	IDN_KB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21. KALIMANTAN TENGAH	IDN_KT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22. KALIMANTAN SELATAN	IDN_KS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23. KALIMANTAN TIMUR	IDN_KI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24. SULAWESI UTARA	IDN_SA	1.00	1.96	3.00	15.00	0.00	0.00	1.00	1.56	0.00	0.00	0.00
25. SULAWESI TENGAH	IDN_ST	0.00	0.00	0.00	0.00	0.00	0.00	1.00	1.56	1.00	14.29	
26. SULAWESI SELATAN	IDN_SN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27. SULAWESI TENGGARA	IDN SG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28. GORONTALO	IDN_GO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29. SULAWESI BARAT	IDN_SR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30. MALUKU	IDN_MA	0.00	0.00	0.00	0.00	5.00	7.58	0.00	0.00	1.00	14.29	
31. MALUKU UTARA	IDN_MU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32. PAPUA BARAT	IDN_PB	0.00	0.00	7.00	35.00	22.00	33.33	0.00	0.00	0.00	0.00	0.00
33. PAPUA	IDN_PA	0.00	0.00	1.00	5.00	3.00	4.55	1.00	1.56	0.00	0.00	0.00
34. KALIMANTAN UTARA	IDN_KU	0.00	0.00	0.00	0.00	2.00	3.03	0.00	0.00	0.00	0.00	0.00
<b>J U M L A H</b>		<b>51.00</b>	<b>100.00</b>	<b>20.00</b>	<b>100.00</b>	<b>66.00</b>	<b>100.00</b>	<b>64.00</b>	<b>100.00</b>	<b>7.00</b>	<b>100.00</b>	

\* ) Frekuensi Klaim ≡ Jumlah Risiko | *Claim Frequency ≡ Number of Risk*


**Frekuensi Klaim Per Okupasi | Claim Frequency by Occupation \*)**
**Tutup buku 2017 | as at closing 2017**
**Tabel 5.2 / Table 5.2**

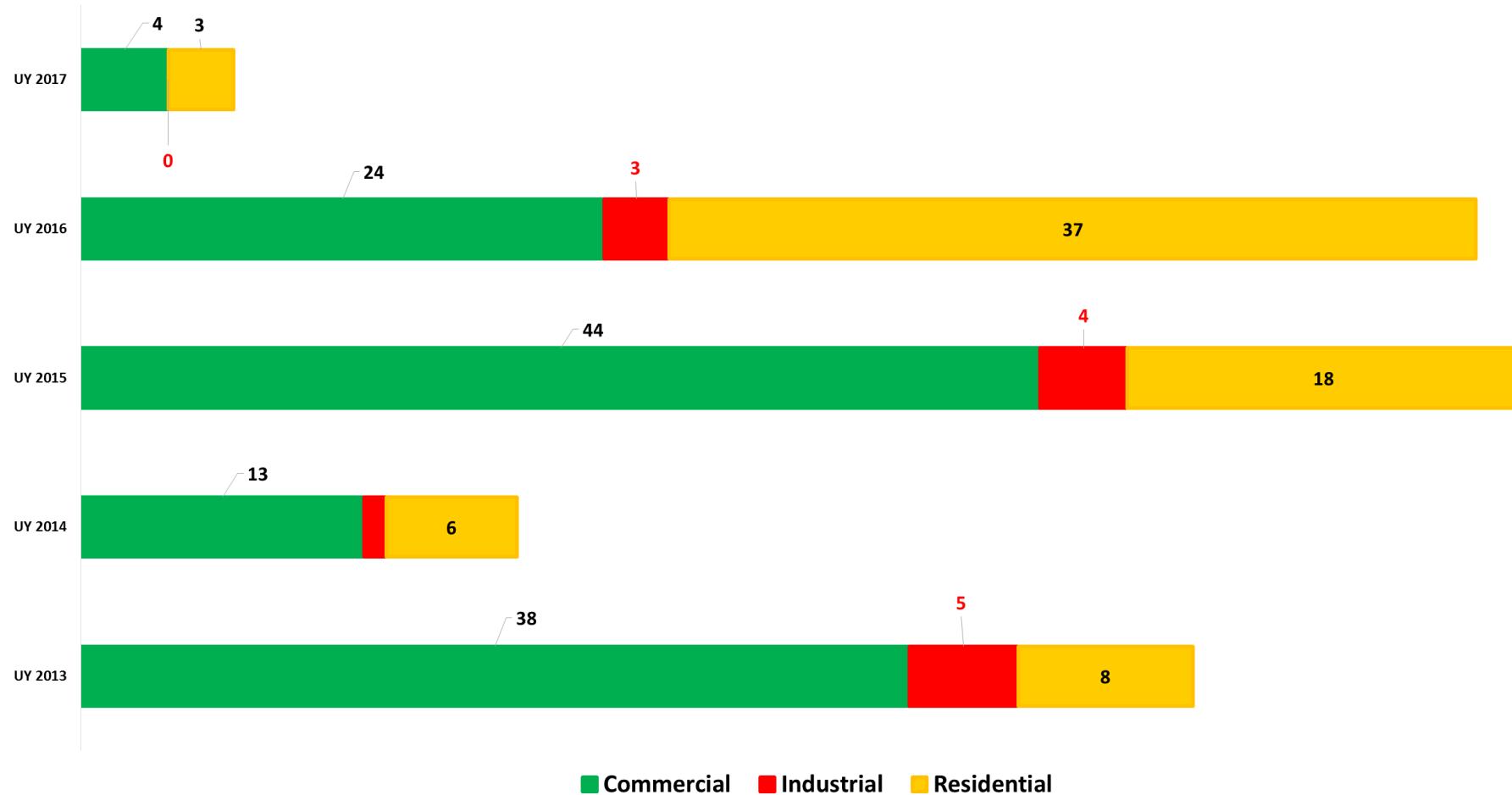
<b>Okupasi / Occupation</b>	<b>U/Y 2013</b>		<b>U/Y 2014</b>		<b>U/Y 2015</b>		<b>U/Y 2016</b>		<b>U/Y 2017</b>	
	<b>Jumlah</b>	<b>Amount</b>								
PERTANIAN / Agricultural	A	0	0	0	0	0	0	0	0	0
KOMERSIAL / Commercial	C	38	13	44	24	4				
INDUSTRI / Industrial	I	5	1	4	3	0				
RESIDENSIAL / Residential	R	8	6	18	37	3				
<b>Jumlah / Total</b>	<b>51</b>		<b>20</b>		<b>66</b>		<b>64</b>		<b>7</b>	

 \*) Frekuensi Klaim ≡ Jumlah Risiko | *Claim Frequency ≡ Number of Risk*

Grafik 5.2 | Graph 5.2

## Frekuensi Klaim Per Okupasi | *Claim Frequency By Occupancy*

Tutup Buku 2017 | *As at closing 2017*



Catatan | Note: Jumlah Klaim Okupasi Agrikultural adalah nol | *Claim Frequency for Agricultural Occupancy is zero*

## Data Detail | *Detail Data*



### Nominal Klaim Per Provinsi | *Claim by Province*

Tutup buku 2017 | *as at closing 2017*

Table 6.1 | *Table 6.1*

Rp | IDR

Provinsi / Province	Cresta ID	U/Y 2013		U/Y 2014		U/Y 2015		U/Y 2016		U/Y 2017	
		Jumlah   Amount	%	Jumlah   Amount	%	Jumlah   Amount	%	Jumlah   Amount	%	Jumlah   Amount	%
01. NAD	IDN_AC	24,004,968.00	0.01	0.00	0.00	6,999,268,959.00	8.68	8,259,460,437.29	16.02	0.00	0.00
02. SUMATERA UTARA	IDN_SU	0.00	0.00	0.00	0.00	0.00	0.00	1,823,907,552.00	3.54	0.00	0.00
03. SUMATERA BARAT	IDN_SB	10,708,596.00	0.00	121,262,811.00	6.96	20,403,639,342.75	25.31	438,911,295.96	0.85	34,098,662.00	0.00
04. RIAU	IDN_RI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
05. JAMBI	IDN_JA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
06. SUMATERA SELATAN	IDN_SS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
07. BENGKULU	IDN_BE	0.00	0.00	0.00	0.00	4,199,700.00	0.01	15,000,000.00	0.03	25,000,001.00	0.00
08. LAMPUNG	IDN_LA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
09. KEP BANGKA-BELITUNG	IDN_BB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10. KEPULAUAN RIAU	IDN_KR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11. JAKARTA	IDN_JK	0.00	0.00	0.00	0.00	0.00	0.00	3,738,591.00	0.01	0.00	0.00
12. JAWA BARAT	IDN_JB	22,511,000.00	0.01	0.00	0.00	1,557,883,448.50	1.93	134,489,158.82	0.26	125,000,000.00	0.00
13. JAWA TENGAH	IDN_JT	266,158,051,541.35	98.02	0.00	0.00	1,008,775.00	0.00	0.00	0.00	0.00	0.00
14. DIY	IDN_YO	884,771,061.00	0.33	0.00	0.00	779,787,667.80	0.97	0.00	0.00	0.00	0.00
15. JAWA TIMUR	IDN_JI	4,373,640,450.23	1.61	51,029,676.05	2.93	246,983,662.63	0.31	70,000,000.00	0.14	0.00	0.00
16. BANTEN	IDN_BT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17. BALI	IDN_BA	0.00	0.00	28,284,920.83	1.62	91,852,625.00	0.11	16,109,914,449.00	31.25	0.00	0.00
18. NUSA TENGGARA BARAT	IDN_NB	15,869,069.88	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19. NUSA TENGGARA TIMUR	IDN_NT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20. KALIMANTAN BARAT	IDN_KB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21. KALIMANTAN TENGAH	IDN_KT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22. KALIMANTAN SELATAN	IDN_KS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23. KALIMANTAN TIMUR	IDN_KI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24. SULAWESI UTARA	IDN_SA	53,658,000.00	0.02	78,511,425.00	4.51	0.00	0.00	5,554,500.00	0.01	0.00	0.00
25. SULAWESI TENGAH	IDN_ST	0.00	0.00	0.00	0.00	0.00	0.00	300,000,000.00	0.58	834,070.22	0.00
26. SULAWESI SELATAN	IDN_SN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27. SULAWESI TENGGARA	IDN_SG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28. GORONTALO	IDN_GO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29. SULAWESI BARAT	IDN_SR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30. MALUKU	IDN_MA	0.00	0.00	0.00	0.00	2,403,977,500.00	2.98	0.00	0.00	2,688,025,000.00	0.00
31. MALUKU UTARA	IDN_MU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32. PAPUA BARAT	IDN_PB	0.00	0.00	1,438,010,042.04	82.52	3,397,939,129.16	4.21	0.00	0.00	0.00	0.00
33. PAPUA	IDN_PA	0.00	0.00	25,608,000.00	1.47	41,470,339,530.00	51.44	24,383,660,378.00	47.31	0.00	0.00
T O T A L		271,543,214,686.46	100.00	1,742,706,874.92	100.00	80,624,963,415.84	100.00	51,544,636,362.07	100.00	2,872,957,733.22	0.00

## Data Detail | *Detail Data*



### Nominal Klaim Per Okupasi | *Claim by Occupation*

Tutup buku 2017 | *as at closing 2017*

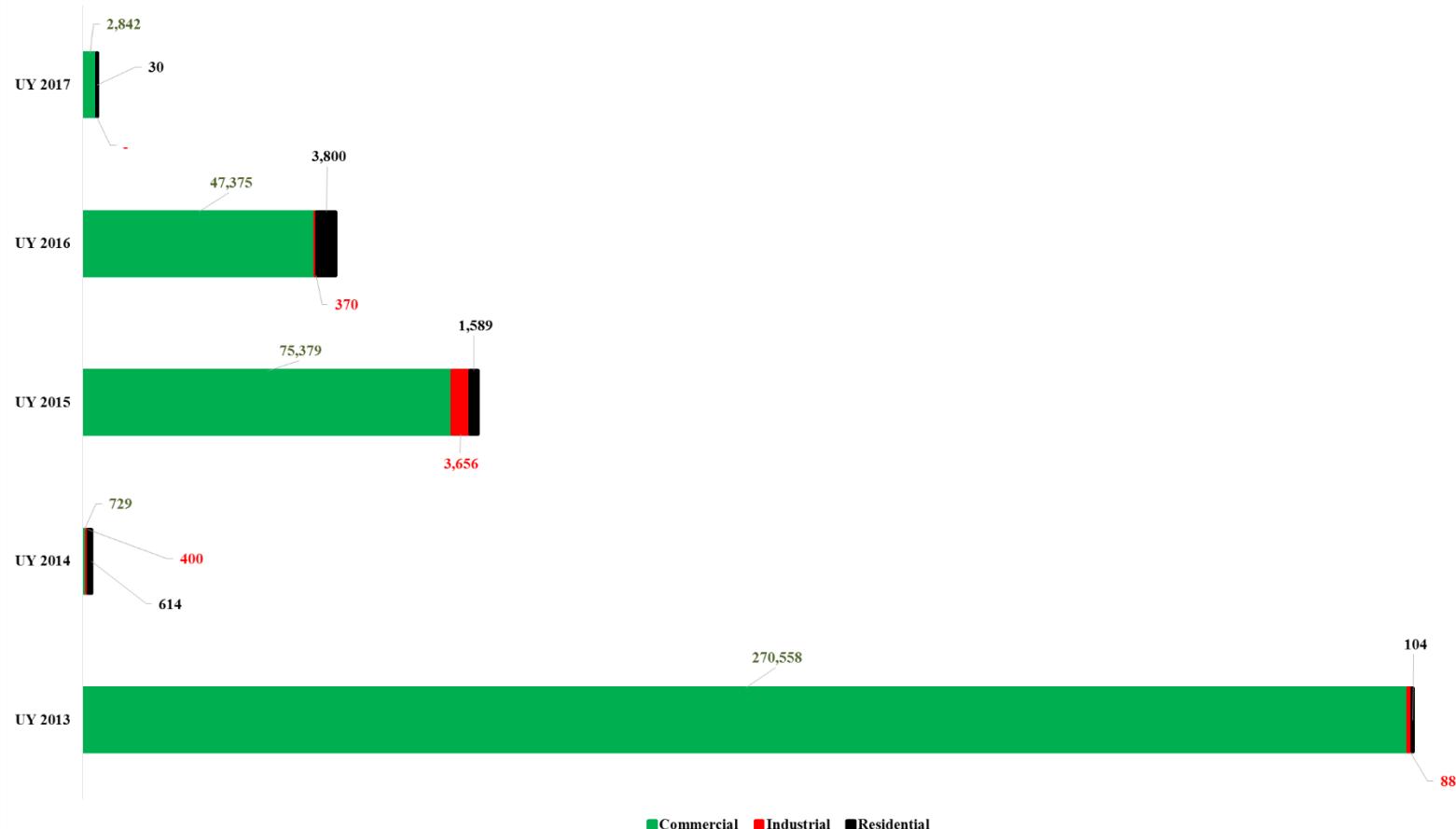
Table 6.2 | *Table 6.2*

Rp | IDR

Okupasi   Occupation		U/Y 2013		U/Y 2014		U/Y 2015		U/Y 2016		U/Y 2017	
		Jumlah   Amount	%	Jumlah   Amount	%	Jumlah   Amount	%	Jumlah   Amount	%	Jumlah   Amount	%
PERTANIAN   AGRICULTURAL	A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
KOMERSIAL   COMMERCIAL	C	270,557,869,349.46	99.64	728,667,858.41	41.81	75,379,449,319.24	93.49	47,374,860,897.82	91.91	2,842,480,200.00	98.94
INDUSTRI   INDUSTRIAL	I	880,859,248.00	0.32	400,000,000.00	22.95	3,656,306,576.00	4.53	370,020,000.00	0.72	0.00	0.00
RESIDENTIAL   RESIDENTIAL	R	104,486,089.00	0.04	614,039,016.51	35.23	1,589,207,520.60	1.97	3,799,755,464.25	7.37	30,477,533.22	1.06
<b>J U M L A H</b>		<b>271,543,214,686.46</b>	<b>100.00</b>	<b>1,742,706,874.92</b>	<b>100.00</b>	<b>80,624,963,415.84</b>	<b>100.00</b>	<b>51,544,636,362.07</b>	<b>100.00</b>	<b>2,872,957,733.22</b>	<b>100.00</b>

Grafik 6.2 | *Graph 6.2*

**Klaim Per Okupasi| Claim By Occupation**  
**Tutup Buku 2017 | As at closing 2017**  
**(Juta Rp | Million IDR)**



Catatan | *Note:* Besar Klaim Okupasi Agrikultural adalah nol | *Claim amount for Agricultural Occupancy is zero*

## Rentang Risiko dan Klaim *Risk and Claim Band*

Rentang Risiko dan Klaim per Provinsi dan Okupasi  
*Risk and Claim Band per Province and Occupation*

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2013 - 2017

OKUPASI | OCCUPATION : SEMUA | ALL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUJUNGAN SUM INSURED BAND*			JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM *				RASIO KERUGIAN LOSS RATIO	
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		Rp $\sum(h)$	Rp $\sum(l)$	PERCENTAGE		f	F $\sum(m)$	PERCENTAGE		Rp $\sum(p)$	Rp $\sum(r)$	PERCENTAGE		BAND $\sum(q)$	CUM $\sum(s)$	
					(i) $\sum(j)$	(k) $\sum(l)$			(l) $\sum(m)$	(n) $\sum(o)$			(o) $\sum(p)$	(p) $\sum(q)$			(r) $\sum(s)$	(t) $\sum(u)$			
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	
1		0.00	50.00	100,746	100,746	9.49	9.49	3,228.39	3,228.39	0.01	0.01	1	1	0.49	0.49	7.40	7.40	0.00	0.00	0.23	0.23
2		50.00	100.00	68,071	168,817	6.41	15.90	7,917.12	11,145.51	0.03	0.05	5	6	2.43	2.91	49.52	56.91	0.01	0.01	0.63	0.51
3		100.00	200.00	93,195	262,012	8.78	24.68	19,514.89	30,660.40	0.08	0.13	9	15	4.37	7.28	62.26	119.17	0.02	0.03	0.32	0.39
4		200.00	300.00	81,321	343,333	7.66	32.34	29,198.36	59,858.76	0.13	0.26	12	27	5.83	13.11	259.21	378.38	0.06	0.09	0.89	0.63
5		300.00	500.00	123,967	467,300	11.68	44.02	69,736.91	129,595.68	0.30	0.56	15	42	7.28	20.39	712.00	1,090.39	0.17	0.27	1.02	0.84
6		500.00	750.00	105,958	573,258	9.98	54.01	89,569.22	219,164.90	0.39	0.94	24	66	11.65	32.04	1,531.02	2,621.41	0.38	0.64	1.71	1.20
7		750.00	1,000.00	92,379	665,637	8.70	62.71	112,469.04	331,633.94	0.48	1.43	10	76	4.85	36.89	443.64	3,065.05	0.11	0.75	0.39	0.92
8		1,000.00	1,500.00	87,912	753,549	8.28	70.99	148,751.91	480,385.85	0.64	2.07	17	93	8.25	45.15	1,676.44	4,741.48	0.41	1.16	1.13	0.99
9		1,500.00	2,000.00	50,714	804,263	4.78	75.77	122,106.14	602,491.99	0.53	2.60	9	102	4.37	49.51	476.76	5,218.24	0.12	1.28	0.39	0.87
10		2,000.00	2,500.00	32,372	836,635	3.05	78.82	99,959.12	702,451.11	0.43	3.03	8	110	3.88	53.40	2,102.77	7,321.01	0.52	1.79	2.10	1.04
11		2,500.00	3,000.00	25,571	862,206	2.41	81.23	95,845.18	798,296.29	0.41	3.44	8	118	3.88	57.28	1,130.64	8,451.65	0.28	2.07	1.18	1.06
12		3,000.00	4,000.00	31,133	893,339	2.93	84.16	146,656.79	944,953.08	0.63	4.07	8	126	3.88	61.17	892.20	9,343.85	0.22	2.29	0.61	0.99
13		4,000.00	5,000.00	22,547	915,886	2.12	86.28	137,931.19	1,082,884.27	0.59	4.67	1	127	0.49	61.65	15.75	9,359.60	0.00	2.29	0.01	0.86
14		5,000.00	7,500.00	31,438	947,324	2.96	89.25	258,133.98	1,341,018.25	1.11	5.78	7	134	3.40	65.05	1,921.52	11,281.12	0.47	2.76	0.74	0.84
15		7,500.00	10,000.00	20,220	967,544	1.90	91.15	239,291.19	1,580,309.44	1.03	6.81	7	141	3.40	68.45	4,047.12	15,328.24	0.99	3.76	1.69	0.97
16		10,000.00	20,000.00	32,484	1,000,028	3.06	94.21	613,272.65	2,193,582.09	2.64	9.46	4	145	1.94	70.39	1,026.35	16,354.59	0.25	4.01	0.17	0.75
17		20,000.00	50,000.00	27,674	1,027,702	2.61	96.82	1,167,151.17	3,360,733.26	5.03	14.49	19	164	9.22	79.61	8,558.91	24,913.50	2.10	6.11	0.73	0.74
18		50,000.00	100,000.00	14,387	1,042,089	1.36	98.17	1,332,964.63	4,693,697.89	5.75	20.24	8	172	3.88	83.50	9,308.12	34,221.62	2.28	8.39	0.70	0.73
19		100,000.00	500,000.00	15,092	1,057,181	1.42	99.60	4,152,429.98	8,846,127.87	17.90	38.14	16	188	7.77	91.26	304,162.75	338,384.38	74.54	82.93	7.32	3.83
20		500,000.00	UP	4,298	1,061,479	0.40	100.00	14,346,443.45	23,192,571.33	61.86	100.00	18	206	8.74	100.00	69,671.49	408,055.86	17.07	100.00	0.49	1.76

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2017

OKUPASI | OCCUPATION : SEMUA | ALL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*		JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREQUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO			
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		Rp $\sum(h)$	Rp $\sum(j)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		Rp $\sum(p)$	Rp $\sum(q)$	PERCENTAGE		Rp $\sum(r)$	Rp $\sum(s)$	PERCENTAGE	
					BAND (d) $\sum(d)$	CUM $\sum(f)$			BAND (i) $\sum(i)$	CUM $\sum(j)$			BAND (m) $\sum(m)$	CUM $\sum(n)$			BAND (q) $\sum(q)$	CUM $\sum(r)$			BAND (p) $\sum(h)$	CUM $\sum(q')$
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	18,754	18,754	10.75	10.75	497.90	497.90	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	9,376	28,130	5.37	16.12	1,021.66	1,519.56	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	13,852	41,982	7.94	24.06	2,873.58	4,393.14	0.08	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	12,614	54,596	7.23	31.28	4,346.58	8,739.72	0.11	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	20,897	75,493	11.97	43.26	11,584.98	20,324.71	0.31	0.54	2	2	28.57	28.57	25.29	25.29	0.88	0.88	0.22	0.12		
6	500.00	750.00	16,082	91,575	9.22	52.47	13,291.65	33,616.35	0.35	0.89	2	4	28.57	57.14	29.64	54.93	1.03	1.91	0.22	0.16		
7	750.00	1,000.00	13,872	105,447	7.95	60.42	16,511.99	50,128.34	0.44	1.32	0	4	0.00	57.14	0.00	54.93	0.00	1.91	0.00	0.11		
8	1,000.00	1,500.00	14,181	119,628	8.13	68.55	23,726.71	73,855.06	0.63	1.95	0	4	0.00	57.14	0.00	54.93	0.00	1.91	0.00	0.07		
9	1,500.00	2,000.00	8,917	128,545	5.11	73.66	20,919.64	94,774.69	0.55	2.50	1	5	14.29	71.43	5.00	59.93	0.17	2.09	0.02	0.06		
10	2,000.00	2,500.00	5,646	134,191	3.24	76.89	17,213.79	111,988.49	0.45	2.95	0	5	0.00	71.43	0.00	59.93	0.00	2.09	0.00	0.05		
11	2,500.00	3,000.00	4,593	138,784	2.63	79.53	16,935.04	128,923.53	0.45	3.40	0	5	0.00	71.43	0.00	59.93	0.00	2.09	0.00	0.05		
12	3,000.00	4,000.00	5,720	144,504	3.28	82.80	26,200.20	155,123.73	0.69	4.09	0	5	0.00	71.43	0.00	59.93	0.00	2.09	0.00	0.04		
13	4,000.00	5,000.00	4,146	148,650	2.38	85.18	24,465.47	179,589.20	0.65	4.74	0	5	0.00	71.43	0.00	59.93	0.00	2.09	0.00	0.03		
14	5,000.00	7,500.00	5,582	154,232	3.20	88.38	44,238.84	223,828.04	1.17	5.90	0	5	0.00	71.43	0.00	59.93	0.00	2.09	0.00	0.03		
15	7,500.00	10,000.00	3,599	157,831	2.06	90.44	41,542.68	265,370.72	1.10	7.00	0	5	0.00	71.43	0.00	59.93	0.00	2.09	0.00	0.02		
16	10,000.00	20,000.00	5,784	163,615	3.31	93.75	104,260.07	369,630.79	2.75	9.75	0	5	0.00	71.43	0.00	59.93	0.00	2.09	0.00	0.02		
17	20,000.00	50,000.00	4,762	168,377	2.73	96.48	191,054.38	560,685.18	5.04	14.79	0	5	0.00	71.43	0.00	59.93	0.00	2.09	0.00	0.01		
18	50,000.00	100,000.00	2,702	171,079	1.55	98.03	241,557.18	802,242.35	6.37	21.16	0	5	0.00	71.43	0.00	59.93	0.00	2.09	0.00	0.01		
19	100,000.00	500,000.00	2,649	173,728	1.52	99.55	691,758.18	1,494,000.53	18.24	39.40	2	7	28.57	100.00	2,813.03	2,872.96	97.91	100.00	0.41	0.19		
20	500,000.00	UP	787	174,515	0.45	100.00	2,298,033.53	3,792,034.06	60.60	100.00	0	7	0.00	100.00	0.00	2,872.96	0.00	100.00	0.00	0.08		

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2016

OKUPASI | OCCUPATION : SEMUA | ALL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*		JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO			
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		Rp $\sum(h)$	Rp $\sum(j)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		Rp $\sum(p)$	Rp $\sum(q)$	PERCENTAGE		Rp $\sum(r)$	Rp $\sum(s)$	PERCENTAGE	
					BAND (d) $\sum(d)$	CUM $\sum(f)$			BAND (i) $\sum(i)$	CUM $\sum(j)$			BAND (m) $\sum(m)$	CUM $\sum(n)$			BAND (q) $\sum(q)$	CUM $\sum(r)$			BAND (p) $\sum(h)$	CUM $\sum(q)$
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	24,467	24,467	10.85	10.85	734.31	734.31	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	15,910	40,377	7.06	17.91	1,731.88	2,466.19	0.04	0.05	2	2	3.23	3.23	18.04	18.04	0.04	0.04	1.04	1.04	0.73	
3	100.00	200.00	19,727	60,104	8.75	26.66	3,986.61	6,452.80	0.09	0.14	3	5	4.84	8.06	24.65	42.69	0.05	0.08	0.62	0.62	0.66	
4	200.00	300.00	17,255	77,359	7.65	34.31	5,875.59	12,328.39	0.13	0.27	1	6	1.61	9.68	2.81	45.50	0.01	0.09	0.05	0.05	0.37	
5	300.00	500.00	27,192	104,551	12.06	46.37	14,817.65	27,146.04	0.32	0.59	6	12	9.68	19.35	401.99	447.49	0.78	0.87	2.71	2.71	1.65	
6	500.00	750.00	20,397	124,948	9.05	55.42	16,756.58	43,902.62	0.36	0.95	11	23	17.74	37.10	1,044.93	1,492.42	2.04	2.91	6.24	6.24	3.40	
7	750.00	1,000.00	16,571	141,519	7.35	62.77	19,646.86	63,549.49	0.43	1.38	2	25	3.23	40.32	155.55	1,647.98	0.30	3.21	0.79	0.79	2.59	
8	1,000.00	1,500.00	16,847	158,366	7.47	70.24	27,820.40	91,369.89	0.60	1.98	3	28	4.84	45.16	107.13	1,755.11	0.21	3.42	0.39	0.39	1.92	
9	1,500.00	2,000.00	10,720	169,086	4.75	75.00	25,234.83	116,604.72	0.55	2.53	4	32	6.45	51.61	117.69	1,872.80	0.23	3.65	0.47	0.47	1.61	
10	2,000.00	2,500.00	7,096	176,182	3.15	78.14	21,515.02	138,119.74	0.47	3.00	1	33	1.61	53.23	1,430.94	3,303.74	2.79	6.44	6.65	6.65	2.39	
11	2,500.00	3,000.00	6,095	182,277	2.70	80.85	22,033.44	160,153.18	0.48	3.48	2	35	3.23	56.45	144.85	3,448.59	0.28	6.73	0.66	0.66	2.15	
12	3,000.00	4,000.00	6,645	188,922	2.95	83.79	30,305.32	190,458.50	0.66	4.13	1	36	1.61	58.06	72.98	3,521.57	0.14	6.87	0.24	0.24	1.85	
13	4,000.00	5,000.00	5,067	193,989	2.25	86.04	29,529.14	219,987.64	0.64	4.77	0	36	0.00	58.06	0.00	3,521.57	0.00	6.87	0.00	1.60		
14	5,000.00	7,500.00	6,819	200,808	3.02	89.07	53,109.33	273,096.97	1.15	5.93	0	36	0.00	58.06	0.00	3,521.57	0.00	6.87	0.00	1.29		
15	7,500.00	10,000.00	4,295	205,103	1.90	90.97	48,293.07	321,390.04	1.05	6.98	2	38	3.23	61.29	2,693.54	6,215.11	5.25	12.12	5.58	1.93		
16	10,000.00	20,000.00	7,118	212,221	3.16	94.13	126,452.14	447,842.18	2.74	9.72	1	39	1.61	62.90	250.00	6,465.11	0.49	12.61	0.20	1.44		
17	20,000.00	50,000.00	5,916	218,137	2.62	96.75	225,804.00	673,646.19	4.90	14.62	5	44	8.06	70.97	483.82	6,948.93	0.94	13.55	0.21	1.03		
18	50,000.00	100,000.00	3,069	221,206	1.36	98.11	265,555.15	939,201.33	5.76	20.39	2	46	3.23	74.19	1,050.00	7,998.93	2.05	15.60	0.40	0.85		
19	100,000.00	500,000.00	3,267	224,473	1.45	99.56	800,191.77	1,739,393.10	17.37	37.75	4	50	6.45	80.65	16,099.56	24,098.49	31.40	47.00	2.01	1.39		
20	500,000.00	UP	987	225,460	0.44	100.00	2,867,761.23	4,607,154.33	62.25	100.00	12	62	19.35	100.00	27,173.53	51,272.02	53.00	100.00	0.95	1.11		

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2015

OKUPASI | OCCUPATION : SEMUA | ALL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*				JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO			
	FROM		TO		f	F $\sum(d)$	PERCENTAGE		rp	Rp $\sum(h)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		rp	Rp $\sum(p)$	PERCENTAGE		rp	Rp $\sum(r)$	PERCENTAGE	
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
1		0.00	50.00		14,339	14,339	6.09	6.09	553.82	553.82	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2		50.00	100.00		12,429	26,768	5.28	11.38	1,600.31	2,154.14	0.03	0.04	1	1	1.52	1.52	3.34	3.34	0.00	0.00	0.21	0.15		
3		100.00	200.00		20,360	47,128	8.65	20.03	4,158.47	6,312.60	0.08	0.12	4	5	6.06	7.58	30.14	33.48	0.04	0.04	0.72	0.53		
4		200.00	300.00		22,156	69,284	9.42	29.45	8,350.08	14,662.68	0.16	0.28	5	10	7.58	15.15	161.77	195.25	0.20	0.24	1.94	1.33		
5		300.00	500.00		26,780	96,064	11.38	40.83	14,486.47	29,149.15	0.27	0.55	2	12	3.03	18.18	15.56	210.81	0.02	0.26	0.11	0.72		
6		500.00	750.00		27,887	123,951	11.85	52.68	22,153.46	51,302.61	0.42	0.97	4	16	6.06	24.24	261.62	472.43	0.32	0.59	1.18	0.92		
7		750.00	1,000.00		24,207	148,158	10.29	62.97	28,592.79	79,895.40	0.54	1.50	2	18	3.03	27.27	74.38	546.81	0.09	0.68	0.26	0.68		
8		1,000.00	1,500.00		19,631	167,789	8.34	71.32	32,342.63	112,238.03	0.61	2.11	4	22	6.06	33.33	335.76	882.57	0.42	1.09	1.04	0.79		
9		1,500.00	2,000.00		11,138	178,927	4.73	76.05	26,289.20	138,527.22	0.50	2.61	2	24	3.03	36.36	169.40	1,051.97	0.21	1.30	0.64	0.76		
10		2,000.00	2,500.00		7,338	186,265	3.12	79.17	21,834.51	160,361.73	0.41	3.02	4	28	6.06	42.42	281.99	1,333.96	0.35	1.65	1.29	0.83		
11		2,500.00	3,000.00		5,346	191,611	2.27	81.44	19,574.05	179,935.79	0.37	3.39	4	32	6.06	48.48	201.66	1,535.62	0.25	1.90	1.03	0.85		
12		3,000.00	4,000.00		6,745	198,356	2.87	84.31	31,310.92	211,246.71	0.59	3.98	3	35	4.55	53.03	266.87	1,802.49	0.33	2.24	0.85	0.85		
13		4,000.00	5,000.00		4,749	203,105	2.02	86.33	29,197.35	240,444.06	0.55	4.53	0	35	0.00	53.03	0.00	1,802.49	0.00	2.24	0.00	0.75		
14		5,000.00	7,500.00		7,041	210,146	2.99	89.32	57,625.85	298,069.90	1.09	5.61	5	40	7.58	60.61	1,889.82	3,692.30	2.34	4.58	3.28	1.24		
15		7,500.00	10,000.00		4,451	214,597	1.89	91.21	51,491.38	349,561.28	0.97	6.58	2	42	3.03	63.64	593.37	4,285.68	0.74	5.32	1.15	1.23		
16		10,000.00	20,000.00		7,139	221,736	3.03	94.25	134,287.14	483,848.42	2.53	9.11	1	43	1.52	65.15	10.03	4,295.70	0.01	5.33	0.01	0.89		
17		20,000.00	50,000.00		6,041	227,777	2.57	96.81	256,577.04	740,425.46	4.83	13.94	12	55	18.18	83.33	7,917.81	12,213.52	9.82	15.15	3.09	1.65		
18		50,000.00	100,000.00		2,983	230,760	1.27	98.08	278,885.27	1,019,310.72	5.25	19.19	1	56	1.52	84.85	279.32	12,492.84	0.35	15.50	0.10	1.23		
19		100,000.00	500,000.00		3,520	234,280	1.50	99.58	950,160.52	1,969,471.25	17.89	37.08	5	61	7.58	92.42	25,661.98	38,154.82	31.83	47.32	2.70	1.94		
20		500,000.00	UP		996	235,276	0.42	100.00	3,341,399.27	5,310,870.51	62.92	100.00	5	66	7.58	100.00	42,470.14	80,624.96	52.68	100.00	1.27	1.52		

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2014

OKUPASI | OCCUPATION : SEMUA | ALL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*		JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREQUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM *				RASIO KERUGIAN LOSS RATIO			
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		Rp $\sum(h)$	Rp $\sum(j)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		Rp $\sum(p)$	Rp $\sum(q)$	PERCENTAGE		(s)	(t)	PERCENTAGE	
					BAND (d) $\sum(d)$	CUM $\sum(f)$			BAND (i) $\sum(i)$	CUM $\sum(j)$			BAND (m) $\sum(m)$	CUM $\sum(n)$			BAND (q) $\sum(q)$	CUM $\sum(r)$			BAND (p) $\sum(h)$	CUM $\sum(q)$
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	27,270	27,270	11.56	11.56	804.40	804.40	0.02	0.02	1	1	5.00	5.00	7.40	7.40	0.42	0.42	0.92	0.92	0.92	0.92
2	50.00	100.00	15,609	42,879	6.62	18.18	1,874.80	2,679.19	0.04	0.05	2	3	10.00	15.00	28.14	35.54	1.61	2.04	1.50	1.33		
3	100.00	200.00	19,819	62,698	8.40	26.58	4,150.48	6,829.68	0.08	0.14	0	3	0.00	15.00	0.00	35.54	0.00	2.04	0.00	0.52		
4	200.00	300.00	15,197	77,895	6.44	33.02	5,372.86	12,202.54	0.11	0.25	3	6	15.00	30.00	56.29	91.82	3.23	5.27	1.05	0.75		
5	300.00	500.00	29,142	107,037	12.35	45.37	17,017.66	29,220.20	0.34	0.59	0	6	0.00	30.00	0.00	91.82	0.00	5.27	0.00	0.31		
6	500.00	750.00	26,020	133,057	11.03	56.40	23,511.99	52,732.19	0.47	1.06	3	9	15.00	45.00	69.36	161.18	3.98	9.25	0.29	0.31		
7	750.00	1,000.00	23,108	156,165	9.80	66.20	29,060.11	81,792.30	0.59	1.65	0	9	0.00	45.00	0.00	161.18	0.00	9.25	0.00	0.20		
8	1,000.00	1,500.00	17,323	173,488	7.34	73.54	29,875.98	111,668.28	0.60	2.25	5	14	25.00	70.00	790.15	951.33	45.34	54.59	2.64	0.85		
9	1,500.00	2,000.00	10,288	183,776	4.36	77.90	25,402.78	137,071.06	0.51	2.77	0	14	0.00	70.00	0.00	951.33	0.00	54.59	0.00	0.69		
10	2,000.00	2,500.00	6,274	190,050	2.66	80.56	19,760.23	156,831.30	0.40	3.17	2	16	10.00	80.00	347.26	1,298.59	19.93	74.52	1.76	0.83		
11	2,500.00	3,000.00	5,002	195,052	2.12	82.68	19,263.12	176,094.42	0.39	3.55	0	16	0.00	80.00	0.00	1,298.59	0.00	74.52	0.00	0.74		
12	3,000.00	4,000.00	6,254	201,306	2.65	85.34	29,945.13	206,039.55	0.60	4.16	0	16	0.00	80.00	0.00	1,298.59	0.00	74.52	0.00	0.63		
13	4,000.00	5,000.00	4,471	205,777	1.90	87.23	28,149.18	234,188.73	0.57	4.73	1	17	5.00	85.00	15.75	1,314.33	0.90	75.42	0.06	0.56		
14	5,000.00	7,500.00	6,324	212,101	2.68	89.91	53,443.47	287,632.20	1.08	5.81	1	18	5.00	90.00	15.83	1,330.17	0.91	76.33	0.03	0.46		
15	7,500.00	10,000.00	4,095	216,196	1.74	91.65	49,670.62	337,302.81	1.00	6.81	1	19	5.00	95.00	12.54	1,342.71	0.72	77.05	0.03	0.40		
16	10,000.00	20,000.00	6,573	222,769	2.79	94.43	128,701.13	466,003.95	2.60	9.41	0	19	0.00	95.00	0.00	1,342.71	0.00	77.05	0.00	0.29		
17	20,000.00	50,000.00	5,995	228,764	2.54	96.98	268,477.18	734,481.13	5.42	14.83	0	19	0.00	95.00	0.00	1,342.71	0.00	77.05	0.00	0.18		
18	50,000.00	100,000.00	3,117	231,881	1.32	98.30	290,761.10	1,025,242.23	5.87	20.70	1	20	5.00	100.00	400.00	1,742.71	22.95	100.00	0.14	0.17		
19	100,000.00	500,000.00	3,166	235,047	1.34	99.64	943,630.74	1,968,872.97	19.05	39.75	0	20	0.00	100.00	0.00	1,742.71	0.00	100.00	0.00	0.09		
20	500,000.00	UP	852	235,899	0.36	100.00	2,984,835.57	4,953,708.54	60.25	100.00	0	20	0.00	100.00	0.00	1,742.71	0.00	100.00	0.00	0.04		

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2013

OKUPASI | OCCUPATION : SEMUA | ALL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*		JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM *				RASIO KERUGIAN LOSS RATIO			
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		Rp $\sum(h)$	Rp $\sum(j)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		Rp $\sum(p)$	Rp $\sum(q)$	PERCENTAGE		(s)	(t)	(u)	
					BAND (d) $\sum(d)$	CUM $\sum(f)$			BAND (i) $\sum(i)$	CUM $\sum(j)$			BAND (m) $\sum(m)$	CUM $\sum(n)$			BAND (q) $\sum(q)$	CUM $\sum(r)$				
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	15,916	15,916	8.36	8.36	637.95	637.95	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50.00	100.00	14,747	30,663	7.75	16.11	1,688.48	2,326.43	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100.00	200.00	19,437	50,100	10.21	26.32	4,345.75	6,672.18	0.10	0.15	2	2	3.92	3.92	7.47	7.47	0.00	0.00	0.17	0.11		
4	200.00	300.00	14,099	64,199	7.41	33.73	5,253.25	11,925.42	0.12	0.26	3	5	5.88	9.80	38.34	45.81	0.01	0.02	0.73	0.38		
5	300.00	500.00	19,956	84,155	10.49	44.22	11,830.15	23,755.58	0.26	0.52	5	10	9.80	19.61	269.16	314.97	0.10	0.12	2.28	1.33		
6	500.00	750.00	15,572	99,727	8.18	52.40	13,855.55	37,611.12	0.31	0.83	4	14	7.84	27.45	125.46	440.44	0.05	0.16	0.91	1.17		
7	750.00	1,000.00	14,621	114,348	7.68	60.08	18,657.29	56,268.41	0.41	1.24	6	20	11.76	39.22	213.71	654.15	0.08	0.24	1.15	1.16		
8	1,000.00	1,500.00	19,930	134,278	10.47	70.55	34,986.19	91,254.60	0.77	2.01	5	25	9.80	49.02	443.40	1,097.54	0.16	0.40	1.27	1.20		
9	1,500.00	2,000.00	9,651	143,929	5.07	75.62	24,259.69	115,514.29	0.54	2.55	2	27	3.92	52.94	184.66	1,282.21	0.07	0.47	0.76	1.11		
10	2,000.00	2,500.00	6,018	149,947	3.16	78.78	19,635.56	135,149.85	0.43	2.98	1	28	1.96	54.90	42.58	1,324.79	0.02	0.49	0.22	0.98		
11	2,500.00	3,000.00	4,535	154,482	2.38	81.17	18,039.52	153,189.38	0.40	3.38	2	30	3.92	58.82	784.14	2,108.93	0.29	0.78	4.35	1.38		
12	3,000.00	4,000.00	5,769	160,251	3.03	84.20	28,895.22	182,084.60	0.64	4.02	4	34	7.84	66.67	552.35	2,661.28	0.20	0.98	1.91	1.46		
13	4,000.00	5,000.00	4,114	164,365	2.16	86.36	26,590.04	208,674.64	0.59	4.61	0	34	0.00	66.67	0.00	2,661.28	0.00	0.98	0.00	1.28		
14	5,000.00	7,500.00	5,672	170,037	2.98	89.34	49,716.50	258,391.14	1.10	5.71	1	35	1.96	68.63	15.87	2,677.15	0.01	0.99	0.03	1.04		
15	7,500.00	10,000.00	3,780	173,817	1.99	91.32	48,293.45	306,684.59	1.07	6.77	2	37	3.92	72.55	747.66	3,424.81	0.28	1.26	1.55	1.12		
16	10,000.00	20,000.00	5,870	179,687	3.08	94.41	119,572.16	426,256.75	2.64	9.41	2	39	3.92	76.47	766.32	4,191.13	0.28	1.54	0.64	0.98		
17	20,000.00	50,000.00	4,960	184,647	2.61	97.01	225,238.56	651,495.31	4.97	14.39	2	41	3.92	80.39	157.28	4,348.42	0.06	1.60	0.07	0.67		
18	50,000.00	100,000.00	2,516	187,163	1.32	98.34	256,205.94	907,701.25	5.66	20.04	4	45	7.84	88.24	7,578.80	11,927.22	2.79	4.39	2.96	1.31		
19	100,000.00	500,000.00	2,490	189,653	1.31	99.64	766,688.78	1,674,390.03	16.93	36.97	5	50	9.80	98.04	#####	271,515.41	95.60	99.99	33.86	16.22		
20	500,000.00	UP	676	190,329	0.36	100.00	2,854,413.86	4,528,803.89	63.03	100.00	1	51	1.96	100.00	27.81	271,543.21	0.01	100.00	0.00	6.00		

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2013 - 2017

OKUPASI | OCCUPATION : PERTANIAN | AGRICULTURAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*		JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREQUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO		
	FROM	TO	f	F $\sum(d)$	PERCENTAGE		rp	Rp $\sum(h)$	PERCENTAGE		f	F $\sum(l)$	PERCENTAGE		rp	Rp $\sum(p)$	PERCENTAGE		BAND $(q)/\sum(q)$	CUM $\sum(r)$	BAND $(p)/(h)$
(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	496	496	17.80	17.80	10.24	10.24	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	58	554	2.08	19.89	6.82	17.06	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	64	618	2.30	22.18	14.54	31.60	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	56	674	2.01	24.19	22.46	54.06	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	67	741	2.40	26.60	39.17	93.23	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	78	819	2.80	29.40	71.15	164.38	0.05	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	55	874	1.97	31.37	61.98	226.36	0.04	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000.00	1,500.00	81	955	2.91	34.28	144.12	370.48	0.10	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500.00	2,000.00	100	1,055	3.59	37.87	229.72	600.20	0.16	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000.00	2,500.00	76	1,131	2.73	40.60	245.39	845.59	0.17	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500.00	3,000.00	47	1,178	1.69	42.28	173.98	1,019.57	0.12	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000.00	4,000.00	90	1,268	3.23	45.51	403.78	1,423.36	0.28	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000.00	5,000.00	89	1,357	3.19	48.71	544.72	1,968.07	0.38	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000.00	7,500.00	139	1,496	4.99	53.70	1,070.36	3,038.44	0.75	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500.00	10,000.00	116	1,612	4.16	57.86	1,294.63	4,333.06	0.90	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000.00	20,000.00	193	1,805	6.93	64.79	3,336.37	7,669.43	2.33	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000.00	50,000.00	288	2,093	10.34	75.13	12,022.13	19,691.56	8.40	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000.00	100,000.00	319	2,412	11.45	86.58	28,279.22	47,970.78	19.76	33.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000.00	500,000.00	367	2,779	13.17	99.75	83,530.82	131,501.60	58.37	91.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000.00	UP	7	2,786	0.25	100.00	11,601.10	143,102.70	8.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2017

OKUPASI | OCCUPATION : PERTANIAN | AGRICULTURAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*		JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREQUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM *				RASIO KERUGIAN LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		Rp Σ(p)	Rp Σ(p)	PERCENTAGE		Rp Σ(q)	Rp Σ(q)
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(j)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)		
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)
1	0.00	50.00	174	174	34.39	34.39	3.68	3.68	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	17	191	3.36	37.75	1.99	5.67	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	17	208	3.36	41.11	5.14	10.81	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	16	224	3.16	44.27	7.79	18.60	0.05	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	12	236	2.37	46.64	8.52	27.12	0.05	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	10	246	1.98	48.62	17.20	44.32	0.10	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	5	251	0.99	49.60	12.73	57.05	0.08	0.34	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	9	260	1.78	51.38	36.48	93.54	0.22	0.56	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	18	278	3.56	54.94	55.53	149.06	0.33	0.89	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	289	2.17	57.11	55.24	204.30	0.33	1.22	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	6	295	1.19	58.30	40.40	244.70	0.24	1.46	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	15	310	2.96	61.26	87.43	332.13	0.52	1.98	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	322	2.37	63.64	109.86	441.99	0.66	2.64	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	16	338	3.16	66.80	153.36	595.35	0.91	3.55	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	20	358	3.95	70.75	279.33	874.67	1.67	5.22	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	28	386	5.53	76.28	694.90	1,569.57	4.14	9.36	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	28	414	5.53	81.82	1,567.30	3,136.87	9.35	18.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000.00	100,000.00	63	477	12.45	94.27	6,108.06	9,244.93	36.43	55.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000.00	500,000.00	29	506	5.73	100.00	7,520.27	16,765.20	44.86	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	0	506	0.00	100.00	0.00	16,765.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

# Rentang Risiko & Klaim | Risk & Claim Band

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## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2016

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	FROM		TO		f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		rp	Rp Σ(r)	PERCENTAGE	
	(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		154	154	25.97	25.97	3.22	3.22	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2		50.00	100.00		26	180	4.38	30.35	2.94	6.16	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3		100.00	200.00		18	198	3.04	33.39	4.20	10.37	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4		200.00	300.00		13	211	2.19	35.58	5.10	15.47	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5		300.00	500.00		13	224	2.19	37.77	9.09	24.56	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6		500.00	750.00		16	240	2.70	40.47	17.05	41.61	0.05	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7		750.00	1,000.00		8	248	1.35	41.82	9.40	51.02	0.03	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8		1,000.00	1,500.00		10	258	1.69	43.51	14.65	65.67	0.04	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9		1,500.00	2,000.00		15	273	2.53	46.04	34.60	100.27	0.11	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10		2,000.00	2,500.00		9	282	1.52	47.55	18.19	118.45	0.06	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11		2,500.00	3,000.00		5	287	0.84	48.40	20.14	138.60	0.06	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12		3,000.00	4,000.00		6	293	1.01	49.41	22.69	161.29	0.07	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13		4,000.00	5,000.00		8	301	1.35	50.76	42.30	203.59	0.13	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14		5,000.00	7,500.00		18	319	3.04	53.79	180.82	384.42	0.55	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15		7,500.00	10,000.00		13	332	2.19	55.99	183.34	567.75	0.56	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16		10,000.00	20,000.00		43	375	7.25	63.24	857.79	1,425.54	2.62	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17		20,000.00	50,000.00		66	441	11.13	74.37	2,687.50	4,113.04	8.22	12.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18		50,000.00	100,000.00		58	499	9.78	84.15	4,401.71	8,514.76	13.46	26.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19		100,000.00	500,000.00		91	590	15.35	99.49	21,631.74	30,146.50	66.17	92.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20		500,000.00	UP		3	593	0.51	100.00	2,544.56	32,691.06	7.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2015

OKUPASI | OCCUPATION : PERTANIAN | AGRICULTURAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*			JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREQUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM *				RASIO KERUGIAN LOSS RATIO		
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	Rp Σ(j)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		Rp Σ(p)	Rp Σ(q)	PERCENTAGE		Rp Σ(r)	Rp Σ(s)	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 q̄
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	3	3	0.75	0.75	0.14	0.14	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	8	11	2.01	2.76	1.11	1.25	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	11	22	2.76	5.53	2.29	3.54	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200.00	300.00	9	31	2.26	7.79	3.11	6.64	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	8	39	2.01	9.80	4.52	11.16	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	14	53	3.52	13.32	11.87	23.02	0.04	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	10	63	2.51	15.83	13.61	36.63	0.05	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000.00	1,500.00	18	81	4.52	20.35	26.41	63.04	0.09	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500.00	2,000.00	14	95	3.52	23.87	34.97	98.01	0.12	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000.00	2,500.00	13	108	3.27	27.14	42.74	140.75	0.15	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500.00	3,000.00	3	111	0.75	27.89	13.63	154.38	0.05	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000.00	4,000.00	12	123	3.02	30.90	58.95	213.32	0.20	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000.00	5,000.00	13	136	3.27	34.17	78.66	291.98	0.27	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000.00	7,500.00	17	153	4.27	38.44	139.55	431.53	0.47	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500.00	10,000.00	17	170	4.27	42.71	156.96	588.49	0.53	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000.00	20,000.00	35	205	8.79	51.51	711.20	1,299.70	2.42	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000.00	50,000.00	44	249	11.06	62.56	2,019.17	3,318.86	6.87	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000.00	100,000.00	53	302	13.32	75.88	4,708.37	8,027.23	16.01	27.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000.00	500,000.00	96	398	24.12	100.00	21,375.39	29,402.62	72.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000.00	UP	0	398	0.00	100.00	0.00	29,402.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2014

OKUPASI | OCCUPATION : PERTANIAN | AGRICULTURAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*		JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREQUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM *				RASIO KERUGIAN LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		Rp Σ(p)	Rp Σ(p)	PERCENTAGE		Rp Σ(q)	Rp Σ(q)
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(j)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)		
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)
1	0.00	50.00	154	154	20.42	20.42	2.88	2.88	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	7	161	0.93	21.35	0.71	3.59	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	11	172	1.46	22.81	1.53	5.12	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	6	178	0.80	23.61	2.55	7.67	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	12	190	1.59	25.20	4.96	12.63	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	11	201	1.46	26.66	3.99	16.62	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	16	217	2.12	28.78	10.06	26.68	0.03	0.09	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	243	3.45	32.23	34.14	60.83	0.12	0.21	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	32	275	4.24	36.47	62.02	122.85	0.21	0.42	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	25	300	3.32	39.79	71.43	194.27	0.25	0.67	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	19	319	2.52	42.31	45.19	239.46	0.16	0.83	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	36	355	4.77	47.08	147.96	387.42	0.51	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	36	391	4.77	51.86	162.85	550.27	0.56	1.90	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	50	441	6.63	58.49	314.87	865.14	1.09	2.98	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	42	483	5.57	64.06	379.45	1,244.59	1.31	4.29	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	49	532	6.50	70.56	440.57	1,685.15	1.52	5.81	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	73	605	9.68	80.24	2,732.93	4,418.08	9.43	15.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000.00	100,000.00	65	670	8.62	88.86	5,026.50	9,444.58	17.34	32.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000.00	500,000.00	83	753	11.01	99.87	18,095.98	27,540.56	62.41	94.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000.00	UP	1	754	0.13	100.00	1,452.46	28,993.02	5.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2013

OKUPASI | OCCUPATION : PERTANIAN | AGRICULTURAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*		JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREQUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM *				RASIO KERUGIAN LOSS RATIO			
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	Rp Σ(j)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		Rp Σ(p)	Rp Σ(q)	PERCENTAGE		Rp Σ(r)		PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(j)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (q)/Σ(q)	CUM Σ(r)			BAND (p)/(h)	CUM q̄
(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	11	11	2.06	2.06	0.32	0.32	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50.00	100.00	0	11	0.00	2.06	0.07	0.39	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100.00	200.00	7	18	1.31	3.36	1.37	1.77	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200.00	300.00	12	30	2.24	5.61	3.92	5.68	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300.00	500.00	22	52	4.11	9.72	12.07	17.76	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500.00	750.00	27	79	5.05	14.77	21.04	38.79	0.06	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750.00	1,000.00	16	95	2.99	17.76	16.17	54.97	0.05	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000.00	1,500.00	18	113	3.36	21.12	32.44	87.41	0.09	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500.00	2,000.00	21	134	3.93	25.05	42.61	130.02	0.12	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000.00	2,500.00	18	152	3.36	28.41	57.80	187.82	0.16	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500.00	3,000.00	14	166	2.62	31.03	54.62	242.44	0.15	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000.00	4,000.00	21	187	3.93	34.95	86.75	329.19	0.25	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000.00	5,000.00	20	207	3.74	38.69	151.05	480.24	0.43	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000.00	7,500.00	38	245	7.10	45.79	281.77	762.00	0.80	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500.00	10,000.00	24	269	4.49	50.28	295.55	1,057.55	0.84	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000.00	20,000.00	38	307	7.10	57.38	631.91	1,689.46	1.79	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000.00	50,000.00	77	384	14.39	71.78	3,015.24	4,704.70	8.55	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000.00	100,000.00	80	464	14.95	86.73	8,034.58	12,739.28	22.79	36.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000.00	500,000.00	68	532	12.71	99.44	14,907.45	27,646.73	42.29	78.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000.00	UP	3	535	0.56	100.00	7,604.09	35,250.82	21.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2013 - 2017

OKUPASI | OCCUPATION : KOMERSIAL | COMMERCIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*				JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO			
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	Rp Σ(j)	PERCENTAGE		f	F Σ(l)	PERCENTAGE BAND Σ(m)/Σ(m)		Rp Σ(p)	Rp Σ(r)	PERCENTAGE		(q) Σ(q)	(r) Σ(r)	PERCENTAGE			
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(j)			BAND (m)/Σ(m)	CUM Σ(n)			BAND (p)/Σ(p)	CUM Σ(t)			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	63,986	63,986	11.48	11.48	2,038.20	2,038.20	0.03	0.03	1	1	0.83	0.83	7.40	7.40	0.00	0.00	0.36	0.36				
2	50.00	100.00	33,731	97,717	6.05	17.53	4,015.47	6,053.66	0.06	0.09	1	2	0.83	1.65	12.24	19.63	0.00	0.00	0.30	0.32				
3	100.00	200.00	42,108	139,825	7.55	25.08	9,063.89	15,117.55	0.13	0.22	2	4	1.65	3.31	20.80	40.43	0.01	0.01	0.23	0.27				
4	200.00	300.00	38,458	178,283	6.90	31.98	14,368.44	29,486.00	0.21	0.43	6	10	4.96	8.26	196.40	236.82	0.05	0.06	1.37	0.80				
5	300.00	500.00	60,600	238,883	10.87	42.85	35,421.18	64,907.18	0.51	0.94	8	18	6.61	14.88	444.68	681.50	0.11	0.17	1.26	1.05				
6	500.00	750.00	58,895	297,778	10.56	53.42	51,420.18	116,327.35	0.74	1.69	9	27	7.44	22.31	1,095.97	1,777.47	0.28	0.45	2.13	1.53				
7	750.00	1,000.00	54,972	352,750	9.86	63.28	68,666.65	184,994.00	0.99	2.68	8	35	6.61	28.93	376.71	2,154.18	0.09	0.54	0.55	1.16				
8	1,000.00	1,500.00	49,146	401,896	8.82	72.09	85,035.43	270,029.44	1.23	3.91	11	46	9.09	38.02	967.16	3,121.34	0.24	0.79	1.14	1.16				
9	1,500.00	2,000.00	27,237	429,133	4.89	76.98	67,428.28	337,457.72	0.98	4.89	4	50	3.31	41.32	195.39	3,316.72	0.05	0.84	0.29	0.98				
10	2,000.00	2,500.00	17,022	446,155	3.05	80.03	53,652.51	391,110.23	0.78	5.67	6	56	4.96	46.28	1,985.91	5,302.63	0.50	1.34	3.70	1.36				
11	2,500.00	3,000.00	13,293	459,448	2.38	82.42	50,973.11	442,083.34	0.74	6.40	3	59	2.48	48.76	904.09	6,206.72	0.23	1.56	1.77	1.40				
12	3,000.00	4,000.00	16,109	475,557	2.89	85.31	77,846.94	519,930.27	1.13	7.53	5	64	4.13	52.89	526.86	6,733.58	0.13	1.70	0.68	1.30				
13	4,000.00	5,000.00	12,144	487,701	2.18	87.48	75,077.28	595,007.55	1.09	8.62	1	65	0.83	53.72	15.75	6,749.32	0.00	1.70	0.02	1.13				
14	5,000.00	7,500.00	17,095	504,796	3.07	90.55	142,753.41	737,760.96	2.07	10.69	6	71	4.96	58.68	1,190.85	7,940.17	0.30	2.00	0.83	1.08				
15	7,500.00	10,000.00	11,062	515,858	1.98	92.53	131,517.12	869,278.08	1.91	12.59	6	77	4.96	63.64	3,308.64	11,248.81	0.83	2.84	2.52	1.29				
16	10,000.00	20,000.00	17,033	532,891	3.06	95.59	322,616.00	1,191,894.07	4.67	17.27	4	81	3.31	66.94	1,026.35	12,275.16	0.26	3.10	0.32	1.03				
17	20,000.00	50,000.00	13,388	546,279	2.40	97.99	567,884.30	1,759,778.38	8.23	25.49	16	97	13.22	80.17	8,378.95	20,654.11	2.11	5.21	1.48	1.17				
18	50,000.00	100,000.00	5,931	552,210	1.06	99.06	534,472.59	2,294,250.97	7.74	33.24	5	102	4.13	84.30	8,328.80	28,982.91	2.10	7.31	1.56	1.26				
19	100,000.00	500,000.00	4,502	556,712	0.81	99.86	1,162,174.80	3,456,425.77	16.84	50.07	13	115	10.74	95.04	301,123.97	330,106.88	75.92	83.23	25.91	9.55				
20	500,000.00	UP	763	557,475	0.14	100.00	3,446,351.75	6,902,777.52	49.93	100.00	6	121	4.96	100.00	66,503.83	396,610.71	16.77	100.00	1.93	5.75				

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2017

OKUPASI | OCCUPATION : KOMERSIAL | COMMERCIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGJUMAN SUM INSURED BAND*				JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREQUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	PERCENTAGE	f	F Σ(l)	PERCENTAGE		Rp Σ(p)	PERCENTAGE	Rp Σ(r)	PERCENTAGE	Band q/Σ(q)	CUM Σ(r)	Band p/(h)	CUM q/i		
					BAND (d)/Σ(d)	CUM Σ(f)					BAND (i)/Σ(i)	CUM Σ(j)										
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	12,876	12,876	14.74	14.74	352.45	352.45	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	4,441	17,317	5.08	19.83	486.06	838.51	0.05	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	6,109	23,426	6.99	26.82	1,340.10	2,178.61	0.12	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200.00	300.00	5,109	28,535	5.85	32.67	1,845.70	4,024.31	0.17	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300.00	500.00	9,613	38,148	11.01	43.67	5,470.08	9,494.39	0.51	0.88	1	1	25.00	25.00	24.46	24.46	0.86	0.86	0.45	0.26		
6	500.00	750.00	7,767	45,915	8.89	52.57	6,525.13	16,019.52	0.61	1.49	0	1	0.00	25.00	0.00	24.46	0.00	0.86	0.00	0.15		
7	750.00	1,000.00	6,867	52,782	7.86	60.43	8,416.04	24,435.55	0.78	2.27	0	1	0.00	25.00	0.00	24.46	0.00	0.86	0.00	0.10		
8	1,000.00	1,500.00	6,899	59,681	7.90	68.33	11,817.06	36,252.61	1.10	3.37	0	1	0.00	25.00	0.00	24.46	0.00	0.86	0.00	0.07		
9	1,500.00	2,000.00	4,550	64,231	5.21	73.54	10,913.50	47,166.11	1.01	4.38	1	2	25.00	50.00	5.00	29.46	0.18	1.04	0.05	0.06		
10	2,000.00	2,500.00	2,873	67,104	3.29	76.83	8,780.82	55,946.93	0.82	5.20	0	2	0.00	50.00	0.00	29.46	0.00	1.04	0.00	0.05		
11	2,500.00	3,000.00	2,384	69,488	2.73	79.55	9,092.29	65,039.21	0.85	6.05	0	2	0.00	50.00	0.00	29.46	0.00	1.04	0.00	0.05		
12	3,000.00	4,000.00	3,003	72,491	3.44	82.99	14,102.26	79,141.48	1.31	7.36	0	2	0.00	50.00	0.00	29.46	0.00	1.04	0.00	0.04		
13	4,000.00	5,000.00	2,206	74,697	2.53	85.52	13,110.52	92,252.00	1.22	8.58	0	2	0.00	50.00	0.00	29.46	0.00	1.04	0.00	0.03		
14	5,000.00	7,500.00	3,042	77,739	3.48	89.00	24,602.53	116,854.53	2.29	10.86	0	2	0.00	50.00	0.00	29.46	0.00	1.04	0.00	0.03		
15	7,500.00	10,000.00	2,015	79,754	2.31	91.31	23,315.12	140,169.65	2.17	13.03	0	2	0.00	50.00	0.00	29.46	0.00	1.04	0.00	0.02		
16	10,000.00	20,000.00	3,060	82,814	3.50	94.81	56,135.78	196,305.44	5.22	18.25	0	2	0.00	50.00	0.00	29.46	0.00	1.04	0.00	0.02		
17	20,000.00	50,000.00	2,367	85,181	2.71	97.52	95,507.73	291,813.17	8.88	27.13	0	2	0.00	50.00	0.00	29.46	0.00	1.04	0.00	0.01		
18	50,000.00	100,000.00	1,162	86,343	1.33	98.85	103,554.25	395,367.42	9.63	36.75	0	2	0.00	50.00	0.00	29.46	0.00	1.04	0.00	0.01		
19	100,000.00	500,000.00	831	87,174	0.95	99.80	204,476.98	599,844.40	19.01	55.76	2	4	50.00	100.00	2,813.03	2,842.48	98.96	100.00	1.38	0.47		
20	500,000.00	UP	172	87,346	0.20	100.00	475,850.11	1,075,694.51	44.24	100.00	0	4	0.00	100.00	0.00	2,842.48	0.00	100.00	0.00	0.26		

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2016

OKUPASI | OCCUPATION : KOMERSIAL | COMMERCIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGJUMAN SUM INSURED BAND*				JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREQUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	PERCENTAGE	f	F Σ(l)	PERCENTAGE		Rp Σ(p)	PERCENTAGE	Rp Σ(r)	PERCENTAGE	Band q/Σ(q)	CUM Σ(r)	Band p/(h)	CUM q/i		
					BAND (d)/Σ(d)	CUM Σ(f)					BAND (i)/Σ(i)	CUM Σ(j)										
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1	0.00	50.00	16,762	16,762	14.69	14.69	460.26	460.26	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	8,557	25,319	7.50	22.19	933.70	1,393.97	0.08	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100.00	200.00	9,748	35,067	8.54	30.73	2,004.57	3,398.53	0.18	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200.00	300.00	7,858	42,925	6.89	37.62	2,716.55	6,115.09	0.24	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300.00	500.00	12,925	55,850	11.33	48.94	7,215.28	13,330.37	0.65	1.20	2	2	9.09	9.09	153.94	153.94	0.33	0.33	2.13	1.15		
6	500.00	750.00	8,734	64,584	7.65	56.60	7,469.65	20,800.02	0.67	1.87	4	6	18.18	27.27	709.81	863.75	1.51	1.83	9.50	4.15		
7	750.00	1,000.00	8,140	72,724	7.13	63.73	9,908.60	30,708.62	0.89	2.76	1	7	4.55	31.82	150.00	1,013.75	0.32	2.15	1.51	3.30		
8	1,000.00	1,500.00	8,161	80,885	7.15	70.88	13,891.35	44,599.97	1.25	4.01	2	9	9.09	40.91	72.16	1,085.92	0.15	2.31	0.52	2.43		
9	1,500.00	2,000.00	5,499	86,384	4.82	75.70	13,371.39	57,971.36	1.20	5.22	1	10	4.55	45.45	5.72	1,091.64	0.01	2.32	0.04	1.88		
10	2,000.00	2,500.00	3,558	89,942	3.12	78.82	10,962.23	68,933.59	0.99	6.20	1	11	4.55	50.00	1,430.94	2,522.58	3.04	5.36	13.05	3.66		
11	2,500.00	3,000.00	2,889	92,831	2.53	81.35	10,622.71	79,556.30	0.96	7.16	1	12	4.55	54.55	134.47	2,657.04	0.29	5.64	1.27	3.34		
12	3,000.00	4,000.00	3,314	96,145	2.90	84.26	15,650.47	95,206.76	1.41	8.57	0	12	0.00	54.55	0.00	2,657.04	0.00	5.64	0.00	2.79		
13	4,000.00	5,000.00	2,684	98,829	2.35	86.61	15,593.38	110,800.14	1.40	9.97	0	12	0.00	54.55	0.00	2,657.04	0.00	5.64	0.00	2.40		
14	5,000.00	7,500.00	3,688	102,517	3.23	89.84	29,019.09	139,819.23	2.61	12.58	0	12	0.00	54.55	0.00	2,657.04	0.00	5.64	0.00	1.90		
15	7,500.00	10,000.00	2,419	104,936	2.12	91.96	27,706.89	167,526.12	2.49	15.08	2	14	9.09	63.64	2,693.54	5,350.59	5.72	11.36	9.72	3.19		
16	10,000.00	20,000.00	3,826	108,762	3.35	95.31	69,102.98	236,629.10	6.22	21.30	1	15	4.55	68.18	250.00	5,600.59	0.53	11.89	0.36	2.37		
17	20,000.00	50,000.00	2,903	111,665	2.54	97.86	112,278.99	348,908.09	10.11	31.40	3	18	13.64	81.82	318.46	5,919.05	0.68	12.57	0.28	1.70		
18	50,000.00	100,000.00	1,280	112,945	1.12	98.98	107,240.37	456,148.45	9.65	41.05	1	19	4.55	86.36	750.00	6,669.05	1.59	14.16	0.70	1.46		
19	100,000.00	500,000.00	995	113,940	0.87	99.85	237,776.87	693,925.32	21.40	62.45	2	21	9.09	95.45	16,049.54	22,718.58	34.07	48.23	6.75	3.27		
20	500,000.00	UP	168	114,108	0.15	100.00	417,194.80	1,111,120.12	37.55	100.00	1	22	4.55	100.00	24,383.66	47,102.24	51.77	100.00	5.84	4.24		

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2015

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\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*				JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO		
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	PERCENTAGE	f	F Σ(l)	PERCENTAGE		Rp Σ(m)	PERCENTAGE	f	F Σ(p)	Rp Σ(q)	PERCENTAGE		BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM Σ(u)
					BAND (d)/Σ(d)	CUM Σ(f)					BAND (i)/Σ(i)	CUM Σ(j)						BAND (m)/Σ(m)	CUM Σ(n)				
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)	(x)
1	0.00	50.00	9,398	9,398	7.20	7.20	387.31	387.31	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50.00	100.00	5,262	14,660	4.03	11.24	819.97	1,207.29	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100.00	200.00	8,635	23,295	6.62	17.86	1,855.02	3,062.31	0.10	0.17	2	2	4.55	4.55	20.80	20.80	0.03	0.03	0.03	1.12	0.68		
4	200.00	300.00	13,108	36,403	10.05	27.90	5,194.59	8,256.90	0.29	0.46	3	5	6.82	11.36	134.83	155.63	0.18	0.21	0.21	2.60	1.88		
5	300.00	500.00	13,016	49,419	9.98	37.88	7,087.16	15,344.06	0.40	0.86	1	6	2.27	13.64	14.55	170.18	0.02	0.23	0.21	1.11			
6	500.00	750.00	17,950	67,369	13.76	51.64	14,269.27	29,613.33	0.80	1.65	2	8	4.55	18.18	246.98	417.16	0.33	0.55	0.55	1.73	1.41		
7	750.00	1,000.00	16,349	83,718	12.53	64.17	19,337.70	48,951.03	1.08	2.73	1	9	2.27	20.45	13.00	430.16	0.02	0.57	0.07	0.88			
8	1,000.00	1,500.00	11,334	95,052	8.69	72.86	18,853.68	67,804.70	1.05	3.79	2	11	4.55	25.00	253.29	683.45	0.34	0.91	1.34	1.01			
9	1,500.00	2,000.00	6,257	101,309	4.80	77.66	15,043.60	82,848.30	0.84	4.63	0	11	0.00	25.00	0.00	683.45	0.00	0.91	0.00	0.82			
10	2,000.00	2,500.00	4,115	105,424	3.15	80.81	12,385.21	95,233.51	0.69	5.32	3	14	6.82	31.82	207.71	891.16	0.28	1.18	1.68	0.94			
11	2,500.00	3,000.00	2,963	108,387	2.27	83.08	10,954.08	106,187.59	0.61	5.93	1	15	2.27	34.09	12.98	904.14	0.02	1.20	0.12	0.85			
12	3,000.00	4,000.00	3,632	112,019	2.78	85.87	17,115.68	123,303.27	0.96	6.89	2	17	4.55	38.64	29.37	933.51	0.04	1.24	0.17	0.76			
13	4,000.00	5,000.00	2,655	114,674	2.04	87.90	16,465.85	139,769.12	0.92	7.81	0	17	0.00	38.64	0.00	933.51	0.00	1.24	0.00	0.67			
14	5,000.00	7,500.00	4,062	118,736	3.11	91.02	33,470.58	173,239.70	1.87	9.68	4	21	9.09	47.73	1,159.15	2,092.66	1.54	2.78	3.46	1.21			
15	7,500.00	10,000.00	2,521	121,257	1.93	92.95	29,223.03	202,462.73	1.63	11.31	2	23	4.55	52.27	593.37	2,686.03	0.79	3.56	2.03	1.33			
16	10,000.00	20,000.00	3,914	125,171	3.00	95.95	72,913.70	275,376.43	4.07	15.39	1	24	2.27	54.55	10.03	2,696.06	0.01	3.58	0.01	0.98			
17	20,000.00	50,000.00	2,905	128,076	2.23	98.17	124,509.09	399,885.52	6.96	22.34	12	36	27.27	81.82	7,917.81	10,613.87	10.50	14.08	6.36	2.65			
18	50,000.00	100,000.00	1,200	129,276	0.92	99.09	116,371.62	516,257.14	6.50	28.84	0	36	0.00	81.82	0.00	10,613.87	0.00	14.08	0.00	2.06			
19	100,000.00	500,000.00	1,018	130,294	0.78	99.88	256,274.46	772,531.60	14.32	43.16	4	40	9.09	90.91	22,673.22	33,287.09	30.08	44.16	8.85	4.31			
20	500,000.00	UP	163	130,457	0.12	100.00	1,017,309.41	1,789,841.01	56.84	100.00	4	44	9.09	100.00	42,092.36	75,379.45	55.84	100.00	4.14	4.21			

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2014

OKUPASI | OCCUPATION : KOMERSIAL | COMMERCIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGJUMAN SUM INSURED BAND*					JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	PERCENTAGE	f	F Σ(l)	PERCENTAGE		Rp Σ(p)	PERCENTAGE	Rp Σ(r)	PERCENTAGE	BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q'i			
					BAND (d)/Σ(d)	CUM Σ(f)					BAND (i)/Σ(i)	CUM Σ(j)											
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
1	0.00	50.00	16,428	16,428	13.19	13.19	479.63	479.63	0.04	0.04	1	1	7.69	7.69	7.40	7.40	1.01	1.01	1.54	1.54			
2	50.00	100.00	6,536	22,964	5.25	18.43	811.18	1,290.81	0.07	0.10	1	2	7.69	15.38	12.24	19.63	1.68	2.69	1.51	1.52			
3	100.00	200.00	8,300	31,264	6.66	25.10	1,905.04	3,195.85	0.15	0.26	0	2	0.00	15.38	0.00	19.63	0.00	2.69	0.00	0.61			
4	200.00	300.00	6,113	37,377	4.91	30.00	2,391.94	5,587.79	0.19	0.45	2	4	15.38	30.77	48.74	68.37	6.69	9.38	2.04	1.22			
5	300.00	500.00	15,499	52,876	12.44	42.45	10,250.48	15,838.27	0.83	1.29	0	4	0.00	30.77	0.00	68.37	0.00	9.38	0.00	0.43			
6	500.00	750.00	16,271	69,147	13.06	55.51	16,286.68	32,124.95	1.32	2.61	1	5	7.69	38.46	25.61	93.98	3.51	12.90	0.16	0.29			
7	750.00	1,000.00	15,191	84,338	12.19	67.70	20,720.03	52,844.99	1.68	4.30	0	5	0.00	38.46	0.00	93.98	0.00	12.90	0.00	0.18			
8	1,000.00	1,500.00	9,327	93,665	7.49	75.19	17,987.12	70,832.10	1.46	5.76	3	8	23.08	61.54	243.31	337.29	33.39	46.29	1.35	0.48			
9	1,500.00	2,000.00	5,369	99,034	4.31	79.50	15,171.71	86,003.81	1.23	6.99	0	8	0.00	61.54	0.00	337.29	0.00	46.29	0.00	0.39			
10	2,000.00	2,500.00	3,126	102,160	2.51	82.01	11,305.17	97,308.98	0.92	7.91	2	10	15.38	76.92	347.26	684.55	47.66	93.95	3.07	0.70			
11	2,500.00	3,000.00	2,588	104,748	2.08	84.09	11,419.73	108,728.72	0.93	8.84	0	10	0.00	76.92	0.00	684.55	0.00	93.95	0.00	0.63			
12	3,000.00	4,000.00	3,150	107,898	2.53	86.61	17,018.25	125,746.97	1.38	10.22	0	10	0.00	76.92	0.00	684.55	0.00	93.95	0.00	0.54			
13	4,000.00	5,000.00	2,352	110,250	1.89	88.50	16,612.78	142,359.75	1.35	11.57	1	11	7.69	84.62	15.75	700.30	2.16	96.11	0.09	0.49			
14	5,000.00	7,500.00	3,372	113,622	2.71	91.21	32,378.03	174,737.77	2.63	14.20	1	12	7.69	92.31	15.83	716.13	2.17	98.28	0.05	0.41			
15	7,500.00	10,000.00	2,170	115,792	1.74	92.95	29,227.61	203,965.38	2.38	16.58	1	13	7.69	100.00	12.54	728.67	1.72	100.00	0.04	0.36			
16	10,000.00	20,000.00	3,376	119,168	2.71	95.66	73,342.05	277,307.44	5.96	22.54	0	13	0.00	100.00	0.00	728.67	0.00	100.00	0.00	0.26			
17	20,000.00	50,000.00	2,941	122,109	2.36	98.02	148,540.70	425,848.13	12.07	34.61	0	13	0.00	100.00	0.00	728.67	0.00	100.00	0.00	0.17			
18	50,000.00	100,000.00	1,409	123,518	1.13	99.15	139,422.91	565,271.04	11.33	45.94	0	13	0.00	100.00	0.00	728.67	0.00	100.00	0.00	0.13			
19	100,000.00	500,000.00	921	124,439	0.74	99.89	287,051.51	852,322.55	23.33	69.27	0	13	0.00	100.00	0.00	728.67	0.00	100.00	0.00	0.09			
20	500,000.00	UP	134	124,573	0.11	100.00	378,035.54	1,230,358.08	30.73	100.00	0	13	0.00	100.00	0.00	728.67	0.00	100.00	0.00	0.06			

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2013

OKUPASI | OCCUPATION : KOMERSIAL | COMMERCIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUHAN SUM INSURED BAND*		JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO			
	FROM	TO	f	F Σ(d)	PERCENTAGE		rp	Rp Σ(h)	PERCENTAGE		f	F Σ(l)	PERCENTAGE		rp	Rp Σ(p)	PERCENTAGE		Band (q)/Σ(q)	CUM Σ('r)	PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)			BAND (i)/Σ(i)	CUM Σ(j)			(m)	(n)			(q)	(r)			(s)	(t)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
1		0.00	50.00		8,522	8,522	8.44	8.44	372.33	372.33	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		8,935	17,457	8.85	17.29	1,021.25	1,393.59	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		9,316	26,773	9.22	26.51	2,090.98	3,484.56	0.12	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4		200.00	300.00		6,270	33,043	6.21	32.72	2,410.17	5,894.74	0.13	0.33	1	1	2.63	2.63	12.83	12.83	0.00	0.00	0.53	0.22
5		300.00	500.00		9,547	42,590	9.45	42.17	5,876.32	11,771.06	0.32	0.65	4	5	10.53	13.16	251.73	264.56	0.09	0.10	4.28	2.25
6		500.00	750.00		8,173	50,763	8.09	50.26	7,423.72	19,194.78	0.41	1.06	2	7	5.26	18.42	113.57	378.12	0.04	0.14	1.53	1.97
7		750.00	1,000.00		8,425	59,188	8.34	58.61	11,090.54	30,285.32	0.61	1.67	6	13	15.79	34.21	213.71	591.83	0.08	0.22	1.93	1.95
8		1,000.00	1,500.00		13,425	72,613	13.29	71.90	23,681.09	53,966.41	1.31	2.98	4	17	10.53	44.74	398.40	990.23	0.15	0.37	1.68	1.83
9		1,500.00	2,000.00		5,562	78,175	5.51	77.41	14,187.92	68,154.34	0.78	3.76	2	19	5.26	50.00	184.66	1,174.89	0.07	0.43	1.30	1.72
10		2,000.00	2,500.00		3,350	81,525	3.32	80.73	11,074.97	79,229.30	0.61	4.37	0	19	0.00	50.00	0.00	1,174.89	0.00	0.43	0.00	1.48
11		2,500.00	3,000.00		2,469	83,994	2.44	83.17	9,891.03	89,120.34	0.55	4.92	1	20	2.63	52.63	756.64	1,931.53	0.28	0.71	7.65	2.17
12		3,000.00	4,000.00		3,010	87,004	2.98	86.15	15,280.47	104,400.81	0.84	5.76	3	23	7.89	60.53	497.49	2,429.02	0.18	0.90	3.26	2.33
13		4,000.00	5,000.00		2,247	89,251	2.22	88.38	14,631.17	119,031.98	0.81	6.57	0	23	0.00	60.53	0.00	2,429.02	0.00	0.90	0.00	2.04
14		5,000.00	7,500.00		2,931	92,182	2.90	91.28	26,125.01	145,156.99	1.44	8.01	1	24	2.63	63.16	15.87	2,444.89	0.01	0.90	0.06	1.68
15		7,500.00	10,000.00		1,937	94,119	1.92	93.20	24,679.16	169,836.15	1.36	9.37	1	25	2.63	65.79	9.19	2,454.07	0.00	0.91	0.04	1.44
16		10,000.00	20,000.00		2,857	96,976	2.83	96.02	57,580.27	227,416.42	3.18	12.55	2	27	5.26	71.05	766.32	3,220.39	0.28	1.19	1.33	1.42
17		20,000.00	50,000.00		2,272	99,248	2.25	98.27	101,477.03	328,893.45	5.60	18.15	1	28	2.63	73.68	142.68	3,363.07	0.05	1.24	0.14	1.02
18		50,000.00	100,000.00		880	100,128	0.87	99.15	86,411.02	415,304.47	4.77	22.92	4	32	10.53	84.21	7,578.80	10,941.87	2.80	4.04	8.77	2.63
19		100,000.00	500,000.00		737	100,865	0.73	99.88	205,164.64	620,469.11	11.32	34.25	5	37	13.16	97.37	259,588.19	270,530.06	95.95	99.99	126.53	43.60
20		500,000.00	UP		126	100,991	0.12	100.00	1,191,282.95	1,811,752.06	65.75	100.00	1	38	2.63	100.00	27.81	270,557.87	0.01	100.00	0.00	14.93

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2013 - 2017

OKUPASI | OCCUPATION : INDUSTRI | INDUSTRIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*			JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	PERCENTAGE	f	F Σ(l)	PERCENTAGE		Rp Σ(p)	PERCENTAGE	f	F Σ(q)	PERCENTAGE	Rp Σ(r)	PERCENTAGE		
					BAND (d)/Σ(d)	CUM Σ(f)		BAND (i)/Σ(i)			BAND (m)/Σ(m)	CUM Σ(n)		BAND (q)/Σ(q)					BAND (p)/(h)	CUM q̄	
(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	4,615	4,615	5.10	5.10	130.36	130.36	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	3,048	7,663	3.37	8.47	331.19	461.55	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	2,848	10,511	3.15	11.62	609.63	1,071.18	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	2,633	13,144	2.91	14.53	873.10	1,944.28	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300.00	500.00	4,069	17,213	4.50	19.03	2,284.63	4,228.91	0.02	0.03	1	1	7.69	7.69	17.43	17.43	0.33	0.33	0.76	0.41	
6	500.00	750.00	4,015	21,228	4.44	23.47	3,428.75	7,657.66	0.03	0.06	1	2	7.69	15.38	10.44	27.87	0.20	0.53	0.30	0.36	
7	750.00	1,000.00	3,828	25,056	4.23	27.71	4,533.13	12,190.79	0.03	0.09	0	2	0.00	15.38	0.00	27.87	0.00	0.53	0.00	0.23	
8	1,000.00	1,500.00	4,844	29,900	5.36	33.06	8,205.74	20,396.53	0.06	0.15	0	2	0.00	15.38	0.00	27.87	0.00	0.53	0.00	0.14	
9	1,500.00	2,000.00	3,639	33,539	4.02	37.09	8,767.03	29,163.56	0.07	0.22	1	3	7.69	23.08	70.00	97.87	1.32	1.84	0.80	0.34	
10	2,000.00	2,500.00	2,912	36,451	3.22	40.31	9,590.71	38,754.27	0.07	0.29	1	4	7.69	30.77	42.58	140.45	0.80	2.65	0.44	0.36	
11	2,500.00	3,000.00	3,063	39,514	3.39	43.69	11,318.96	50,073.23	0.08	0.37	1	5	7.69	38.46	27.50	167.95	0.52	3.16	0.24	0.34	
12	3,000.00	4,000.00	3,748	43,262	4.14	47.84	17,495.01	67,568.24	0.13	0.50	1	6	7.69	46.15	54.86	222.82	1.03	4.20	0.31	0.33	
13	4,000.00	5,000.00	2,948	46,210	3.26	51.10	18,437.40	86,005.64	0.14	0.64	0	6	0.00	46.15	0.00	222.82	0.00	4.20	0.00	0.26	
14	5,000.00	7,500.00	5,114	51,324	5.65	56.75	41,838.95	127,844.59	0.31	0.95	0	6	0.00	46.15	0.00	222.82	0.00	4.20	0.00	0.17	
15	7,500.00	10,000.00	4,083	55,407	4.51	61.27	48,853.26	176,697.85	0.36	1.31	1	7	7.69	53.85	738.48	961.30	13.91	18.11	1.51	0.54	
16	10,000.00	20,000.00	8,307	63,714	9.19	70.45	158,012.94	334,710.80	1.17	2.49	0	7	0.00	53.85	0.00	961.30	0.00	18.11	0.00	0.29	
17	20,000.00	50,000.00	9,468	73,182	10.47	80.92	402,317.53	737,028.33	2.99	5.48	0	7	0.00	53.85	0.00	961.30	0.00	18.11	0.00	0.13	
18	50,000.00	100,000.00	6,264	79,446	6.93	87.85	579,716.23	1,316,744.57	4.31	9.79	3	10	23.08	76.92	979.32	1,940.62	18.45	36.57	0.17	0.15	
19	100,000.00	500,000.00	7,945	87,391	8.79	96.63	2,230,385.87	3,547,130.43	16.58	26.37	2	12	15.38	92.31	2,988.78	4,929.40	56.32	92.88	0.13	0.14	
20	500,000.00	UP	3,046	90,437	3.37	100.00	9,904,854.62	13,451,985.06	73.63	100.00	1	13	7.69	100.00	377.79	5,307.19	7.12	100.00	0.00	0.04	

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UNDERWRITING YEAR : 2017

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No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*		JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	PERCENTAGE	f	F Σ(l)	PERCENTAGE		Rp Σ(p)	PERCENTAGE	BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i		
					BAND (d)/Σ(d)	CUM Σ(f)					BAND (i)/Σ(i)	CUM Σ(j)								
(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	414	414	2.96	2.96	12.53	12.53	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	251	665	1.79	4.75	26.01	38.54	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	423	1,088	3.02	7.77	84.00	122.54	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	344	1,432	2.46	10.23	111.94	234.48	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	563	1,995	4.02	14.25	311.63	546.11	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	545	2,540	3.89	18.14	448.95	995.07	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750.00	1,000.00	630	3,170	4.50	22.64	609.83	1,604.90	0.03	0.07	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	707	3,877	5.05	27.69	1,106.24	2,711.14	0.05	0.12	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	558	4,435	3.99	31.67	1,216.40	3,927.54	0.05	0.17	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	428	4,863	3.06	34.73	1,472.29	5,399.83	0.07	0.24	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	442	5,305	3.16	37.89	1,481.43	6,881.26	0.07	0.31	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	611	5,916	4.36	42.25	2,616.64	9,497.90	0.12	0.42	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	496	6,412	3.54	45.79	2,836.26	12,334.16	0.13	0.55	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	825	7,237	5.89	51.69	5,965.17	18,299.33	0.26	0.81	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	673	7,910	4.81	56.49	7,647.87	25,947.20	0.34	1.15	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	1,442	9,352	10.30	66.79	24,595.47	50,542.67	1.09	2.24	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	1,588	10,940	11.34	78.13	62,426.40	112,969.07	2.77	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000.00	100,000.00	1,161	12,101	8.29	86.42	101,811.92	214,780.99	4.52	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000.00	500,000.00	1,390	13,491	9.93	96.35	356,548.32	571,329.31	15.82	25.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000.00	UP	511	14,002	3.65	100.00	1,682,687.22	2,254,016.53	74.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2016

OKUPASI | OCCUPATION : INDUSTRI | INDUSTRIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*			JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	PERCENTAGE	f	F Σ(l)	PERCENTAGE		Rp Σ(p)	PERCENTAGE	BAND (q)/Σ(q)	CUM Σ(l')	BAND (p)/(h)	CUM Σ(u)			
					BAND (d)/Σ(d)	CUM Σ(f)					BAND (i)/Σ(i)	CUM Σ(j)									
(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	482	482	2.27	2.27	16.55	16.55	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	1,213	1,695	5.72	7.99	128.45	144.99	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	602	2,297	2.84	10.83	119.69	264.68	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	797	3,094	3.76	14.59	234.57	499.25	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	1,322	4,416	6.24	20.83	639.44	1,138.68	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500.00	750.00	1,169	5,585	5.51	26.34	867.12	2,005.80	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750.00	1,000.00	1,062	6,647	5.01	31.35	1,185.91	3,191.71	0.04	0.11	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	1,180	7,827	5.57	36.92	1,779.15	4,970.86	0.06	0.17	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	869	8,696	4.10	41.01	1,967.37	6,938.23	0.07	0.24	1	1	33.33	33.33	70.00	70.00	18.92	18.92	3.56	1.01	
10	2,000.00	2,500.00	757	9,453	3.57	44.59	2,484.10	9,422.33	0.09	0.33	0	1	0.00	33.33	0.00	70.00	0.00	18.92	0.00	0.74	
11	2,500.00	3,000.00	1,139	10,592	5.37	49.96	4,055.34	13,477.67	0.14	0.47	0	1	0.00	33.33	0.00	70.00	0.00	18.92	0.00	0.52	
12	3,000.00	4,000.00	845	11,437	3.99	53.94	3,601.80	17,079.46	0.13	0.59	0	1	0.00	33.33	0.00	70.00	0.00	18.92	0.00	0.41	
13	4,000.00	5,000.00	665	12,102	3.14	57.08	3,964.29	21,043.75	0.14	0.73	0	1	0.00	33.33	0.00	70.00	0.00	18.92	0.00	0.33	
14	5,000.00	7,500.00	1,063	13,165	5.01	62.09	8,114.85	29,158.60	0.28	1.01	0	1	0.00	33.33	0.00	70.00	0.00	18.92	0.00	0.24	
15	7,500.00	10,000.00	766	13,931	3.61	65.71	8,332.85	37,491.45	0.29	1.30	0	1	0.00	33.33	0.00	70.00	0.00	18.92	0.00	0.19	
16	10,000.00	20,000.00	1,694	15,625	7.99	73.70	29,808.03	67,299.48	1.04	2.34	0	1	0.00	33.33	0.00	70.00	0.00	18.92	0.00	0.10	
17	20,000.00	50,000.00	1,911	17,536	9.01	82.71	72,645.80	139,945.28	2.52	4.86	0	1	0.00	33.33	0.00	70.00	0.00	18.92	0.00	0.05	
18	50,000.00	100,000.00	1,293	18,829	6.10	88.81	106,683.59	246,628.87	3.71	8.57	1	2	33.33	66.67	300.00	370.00	81.08	99.99	0.28	0.15	
19	100,000.00	500,000.00	1,684	20,513	7.94	96.75	403,191.16	649,820.04	14.01	22.59	1	3	33.33	100.00	0.02	370.02	0.01	100.00	0.00	0.06	
20	500,000.00	UP	689	21,202	3.25	100.00	2,227,392.60	2,877,212.64	77.41	100.00	0	3	0.00	100.00	0.00	370.02	0.00	100.00	0.00	0.01	

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2015

OKUPASI | OCCUPATION : INDUSTRI | INDUSTRIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*		JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	PERCENTAGE	f	F Σ(l)	PERCENTAGE		Rp Σ(p)	PERCENTAGE	BAND Σ(q)/Σ(r)	CUM Σ(t)	BAND Σ(p)/Σ(q)	CUM Σ(u)		
					BAND (d)/Σ(d)	CUM Σ(f)					BAND (i)/Σ(i)	CUM Σ(j)								
(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	670	670	3.76	3.76	17.59	17.59	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	731	1,401	4.10	7.85	84.16	101.74	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	519	1,920	2.91	10.76	118.44	220.19	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	441	2,361	2.47	13.23	159.94	380.13	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300.00	500.00	693	3,054	3.88	17.12	417.60	797.73	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500.00	750.00	717	3,771	4.02	21.14	634.04	1,431.78	0.02	0.05	1	1	25.00	25.00	10.44	10.44	0.29	0.29	1.65	0.73
7	750.00	1,000.00	615	4,386	3.45	24.59	820.26	2,252.04	0.03	0.08	0	1	0.00	25.00	0.00	10.44	0.00	0.29	0.00	0.46
8	1,000.00	1,500.00	879	5,265	4.93	29.51	1,576.74	3,828.78	0.05	0.13	0	1	0.00	25.00	0.00	10.44	0.00	0.29	0.00	0.27
9	1,500.00	2,000.00	648	5,913	3.63	33.14	1,582.13	5,410.91	0.05	0.19	0	1	0.00	25.00	0.00	10.44	0.00	0.29	0.00	0.19
10	2,000.00	2,500.00	498	6,411	2.79	35.94	1,577.37	6,988.28	0.05	0.24	0	1	0.00	25.00	0.00	10.44	0.00	0.29	0.00	0.15
11	2,500.00	3,000.00	433	6,844	2.43	38.36	1,652.29	8,640.57	0.06	0.30	0	1	0.00	25.00	0.00	10.44	0.00	0.29	0.00	0.12
12	3,000.00	4,000.00	699	7,543	3.92	42.28	3,334.24	11,974.81	0.11	0.41	0	1	0.00	25.00	0.00	10.44	0.00	0.29	0.00	0.09
13	4,000.00	5,000.00	553	8,096	3.10	45.38	3,606.83	15,581.64	0.12	0.53	0	1	0.00	25.00	0.00	10.44	0.00	0.29	0.00	0.07
14	5,000.00	7,500.00	1,025	9,121	5.75	51.13	8,593.49	24,175.13	0.29	0.83	0	1	0.00	25.00	0.00	10.44	0.00	0.29	0.00	0.04
15	7,500.00	10,000.00	867	9,988	4.86	55.99	10,002.11	34,177.24	0.34	1.17	0	1	0.00	25.00	0.00	10.44	0.00	0.29	0.00	0.03
16	10,000.00	20,000.00	1,760	11,748	9.87	65.85	33,813.78	67,991.01	1.16	2.33	0	1	0.00	25.00	0.00	10.44	0.00	0.29	0.00	0.02
17	20,000.00	50,000.00	2,118	13,866	11.87	77.72	89,642.65	157,633.67	3.07	5.40	0	1	0.00	25.00	0.00	10.44	0.00	0.29	0.00	0.01
18	50,000.00	100,000.00	1,344	15,210	7.53	85.26	120,133.86	277,767.53	4.12	9.52	1	2	25.00	50.00	279.32	289.76	7.64	7.92	0.23	0.10
19	100,000.00	500,000.00	1,890	17,100	10.59	95.85	523,230.63	800,998.16	17.93	27.45	1	3	25.00	75.00	2,988.76	3,278.52	81.74	89.67	0.57	0.41
20	500,000.00	UP	740	17,840	4.15	100.00	2,116,804.50	2,917,802.65	72.55	100.00	1	4	25.00	100.00	377.79	3,656.31	10.33	100.00	0.02	0.13

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2014

OKUPASI | OCCUPATION : INDUSTRI | INDUSTRIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*			JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	PERCENTAGE	f	F Σ(l)	PERCENTAGE		Rp Σ(p)	PERCENTAGE	BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i			
					BAND (d)/Σ(d)	CUM Σ(f)					BAND (i)/Σ(i)	CUM Σ(j)									
(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	1,360	1,360	7.18	7.18	41.85	41.85	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	437	1,797	2.31	9.49	50.48	92.33	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	657	2,454	3.47	12.96	157.02	249.36	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	464	2,918	2.45	15.42	186.58	435.93	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300.00	500.00	728	3,646	3.85	19.26	481.49	917.42	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500.00	750.00	789	4,435	4.17	23.43	782.08	1,699.50	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750.00	1,000.00	773	5,208	4.08	27.51	1,056.03	2,755.53	0.03	0.08	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	1,027	6,235	5.43	32.94	2,010.87	4,766.41	0.06	0.14	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	781	7,016	4.13	37.06	2,125.29	6,891.70	0.06	0.20	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	601	7,617	3.18	40.24	2,104.42	8,996.12	0.06	0.26	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	506	8,123	2.67	42.91	2,175.81	11,171.94	0.06	0.32	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	827	8,950	4.37	47.28	4,426.31	15,598.25	0.13	0.44	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	604	9,554	3.19	50.47	4,241.74	19,839.99	0.12	0.56	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	1,098	10,652	5.80	56.27	10,389.61	30,229.60	0.29	0.86	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	881	11,533	4.65	60.93	12,173.70	42,403.30	0.35	1.20	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	1,775	13,308	9.38	70.30	38,704.23	81,107.54	1.10	2.30	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	2,051	15,359	10.84	81.14	102,451.65	183,559.19	2.90	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000.00	100,000.00	1,273	16,632	6.73	87.87	142,964.29	326,523.48	4.05	9.26	1	1	100.00	100.00	400.00	400.00	100.00	100.00	0.28	0.12	
19	100,000.00	500,000.00	1,664	18,296	8.79	96.66	595,656.19	922,179.67	16.89	26.15	0	1	0.00	100.00	0.00	400.00	0.00	100.00	0.00	0.04	
20	500,000.00	UP	633	18,929	3.34	100.00	2,604,980.92	3,527,160.59	73.85	100.00	0	1	0.00	100.00	0.00	400.00	0.00	100.00	0.00	0.01	

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2013

TANGGAL PROSES | PROCESSING DATE : 19-02-18

OKUPASI | OCCUPATION : INDUSTRI | INDUSTRIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGGUNGAN SUM INSURED BAND*			JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO	
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	PERCENTAGE	f	F Σ(l)	PERCENTAGE		Rp Σ(p)	PERCENTAGE	f	F Σ(r)	PERCENTAGE	Rp Σ(q)	PERCENTAGE	PERCENTAGE	
					BAND (d)/Σ(d)	CUM Σ(f)					BAND (i)/Σ(i)	CUM Σ(j)								BAND (q)/Σ(q)	CUM Σ(r)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	
1	0.00	50.00	1,689	1,689	9.15	9.15	43.36	43.36	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	416	2,105	2.25	11.40	47.13	90.48	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	647	2,752	3.50	14.90	152.56	243.05	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	587	3,339	3.18	18.08	202.26	445.31	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	763	4,102	4.13	22.22	480.50	925.80	0.02	0.04	1	1	20.00	20.00	17.43	17.43	1.98	1.98	3.63	1.88	
6	500.00	750.00	795	4,897	4.31	26.52	769.89	1,695.69	0.03	0.08	0	1	0.00	20.00	0.00	17.43	0.00	1.98	0.00	1.03	
7	750.00	1,000.00	748	5,645	4.05	30.57	978.05	2,673.74	0.04	0.12	0	1	0.00	20.00	0.00	17.43	0.00	1.98	0.00	0.65	
8	1,000.00	1,500.00	1,051	6,696	5.69	36.27	1,963.07	4,636.81	0.09	0.21	0	1	0.00	20.00	0.00	17.43	0.00	1.98	0.00	0.38	
9	1,500.00	2,000.00	783	7,479	4.24	40.51	2,081.17	6,717.98	0.09	0.30	0	1	0.00	20.00	0.00	17.43	0.00	1.98	0.00	0.26	
10	2,000.00	2,500.00	628	8,107	3.40	43.91	2,195.80	8,913.79	0.10	0.40	1	2	20.00	40.00	42.58	60.02	4.83	6.81	1.94	0.67	
11	2,500.00	3,000.00	543	8,650	2.94	46.85	2,232.89	11,146.68	0.10	0.51	1	3	20.00	60.00	27.50	87.52	3.12	9.94	1.23	0.79	
12	3,000.00	4,000.00	766	9,416	4.15	51.00	4,006.77	15,153.45	0.18	0.69	1	4	20.00	80.00	54.86	142.38	6.23	16.16	1.37	0.94	
13	4,000.00	5,000.00	630	10,046	3.41	54.41	4,207.66	19,361.11	0.19	0.88	0	4	0.00	80.00	0.00	142.38	0.00	16.16	0.00	0.74	
14	5,000.00	7,500.00	1,103	11,149	5.97	60.38	9,858.04	29,219.15	0.45	1.32	0	4	0.00	80.00	0.00	142.38	0.00	16.16	0.00	0.49	
15	7,500.00	10,000.00	896	12,045	4.85	65.24	11,888.33	41,107.48	0.54	1.86	1	5	20.00	100.00	738.48	880.86	83.84	100.00	6.21	2.14	
16	10,000.00	20,000.00	1,636	13,681	8.86	74.10	34,884.44	75,991.91	1.58	3.44	0	5	0.00	100.00	0.00	880.86	0.00	100.00	0.00	1.16	
17	20,000.00	50,000.00	1,800	15,481	9.75	83.84	84,722.60	160,714.51	3.84	7.28	0	5	0.00	100.00	0.00	880.86	0.00	100.00	0.00	0.55	
18	50,000.00	100,000.00	1,193	16,674	6.46	90.31	122,734.60	283,449.11	5.56	12.84	0	5	0.00	100.00	0.00	880.86	0.00	100.00	0.00	0.31	
19	100,000.00	500,000.00	1,317	17,991	7.13	97.44	419,975.65	703,424.76	19.03	31.87	0	5	0.00	100.00	0.00	880.86	0.00	100.00	0.00	0.13	
20	500,000.00	UP	473	18,464	2.56	100.00	1,503,782.54	2,207,207.30	68.13	100.00	0	5	0.00	100.00	0.00	880.86	0.00	100.00	0.00	0.04	

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2013 - 2017

OKUPASI | OCCUPATION : RESIDENSIAL | RESIDENTIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*			JUMLAH RISIKO   NUMBER OF RISK			PREMI BRUTO / GROSS PREMIUM *			KLAIM FREKUENSI   CLAIM FREQUENCY			KLAIM INCURED INCURED CLAIM *			RASIO KERUGIAN LOSS RATIO				
	FROM	TO	f	F Σ(d)	PERCENTAGE		Rp Σ(h)	PERCENTAGE	f	F Σ(l)	PERCENTAGE		Rp Σ(p)	PERCENTAGE	BAND (q)/Σ(q)	CUM Σ(r)	BAND (p)/(h)	CUM q/i		
					BAND (d)/Σ(d)	CUM Σ(f)					BAND (i)/Σ(i)	CUM Σ(j)								
(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	31,649	31,649	7.70	7.70	1,049.59	1,049.59	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	31,234	62,883	7.60	15.31	3,563.65	4,613.24	0.13	0.17	4	4	5.56	5.56	37.28	37.28	0.61	0.61	1.05	0.81
3	100.00	200.00	48,175	111,058	11.73	27.04	9,826.83	14,440.07	0.36	0.54	7	11	9.72	15.28	41.46	78.75	0.68	1.28	0.42	0.55
4	200.00	300.00	40,174	151,232	9.78	36.82	13,934.36	28,374.42	0.52	1.05	6	17	8.33	23.61	62.81	141.56	1.02	2.31	0.45	0.50
5	300.00	500.00	59,231	210,463	14.42	51.23	31,991.93	60,366.36	1.19	2.24	6	23	8.33	31.94	249.89	391.45	4.07	6.38	0.78	0.65
6	500.00	750.00	42,970	253,433	10.46	61.70	34,649.15	95,015.51	1.29	3.53	14	37	19.44	51.39	424.61	816.06	6.92	13.30	1.23	0.86
7	750.00	1,000.00	33,524	286,957	8.16	69.86	39,207.29	134,222.79	1.45	4.98	2	39	2.78	54.17	66.93	883.00	1.09	14.39	0.17	0.66
8	1,000.00	1,500.00	33,841	320,798	8.24	78.09	55,366.61	189,589.41	2.05	7.04	6	45	8.33	62.50	709.28	1,592.28	11.56	25.94	1.28	0.84
9	1,500.00	2,000.00	19,738	340,536	4.80	82.90	45,681.10	235,270.51	1.70	8.73	4	49	5.56	68.06	211.38	1,803.65	3.44	29.39	0.46	0.77
10	2,000.00	2,500.00	12,362	352,898	3.01	85.91	36,470.51	271,741.02	1.35	10.08	1	50	1.39	69.44	74.27	1,877.92	1.21	30.60	0.20	0.69
11	2,500.00	3,000.00	9,168	362,066	2.23	88.14	33,379.13	305,120.15	1.24	11.32	4	54	5.56	75.00	199.06	2,076.98	3.24	33.84	0.60	0.68
12	3,000.00	4,000.00	11,186	373,252	2.72	90.86	50,911.07	356,031.22	1.89	13.21	2	56	2.78	77.78	310.48	2,387.46	5.06	38.90	0.61	0.67
13	4,000.00	5,000.00	7,366	380,618	1.79	92.66	43,871.79	399,903.01	1.63	14.84	0	56	0.00	77.78	0.00	2,387.46	0.00	38.90	0.00	0.60
14	5,000.00	7,500.00	9,090	389,708	2.21	94.87	72,471.26	472,374.26	2.69	17.53	1	57	1.39	79.17	730.67	3,118.13	11.90	50.80	1.01	0.66
15	7,500.00	10,000.00	4,959	394,667	1.21	96.08	57,626.18	530,000.45	2.14	19.67	0	57	0.00	79.17	0.00	3,118.13	0.00	50.80	0.00	0.59
16	10,000.00	20,000.00	6,951	401,618	1.69	97.77	129,307.34	659,307.79	4.80	24.47	0	57	0.00	79.17	0.00	3,118.13	0.00	50.80	0.00	0.47
17	20,000.00	50,000.00	4,530	406,148	1.10	98.87	184,927.20	844,234.99	6.86	31.33	3	60	4.17	83.33	179.96	3,298.09	2.93	53.73	0.10	0.39
18	50,000.00	100,000.00	1,873	408,021	0.46	99.33	190,496.58	1,034,731.57	7.07	38.40	0	60	0.00	83.33	0.00	3,298.09	0.00	53.73	0.00	0.32
19	100,000.00	500,000.00	2,278	410,299	0.55	99.88	676,338.49	1,711,070.07	25.10	63.50	1	61	1.39	84.72	50.00	3,348.09	0.81	54.55	0.01	0.20
20	500,000.00	UP	482	410,781	0.12	100.00	983,635.98	2,694,706.04	36.50	100.00	11	72	15.28	100.00	2,789.87	6,137.97	45.45	100.00	0.28	0.23

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2017

OKUPASI | OCCUPATION : RESIDENSIAL | RESIDENTIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*				JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO					
	FROM	TO	f	F $\sum(d)$	PERCENTAGE BAND $(d)/\sum(d)$		CUM $\sum(f)$	rp	Rp $\sum(h)$	PERCENTAGE BAND $(i)/\sum(i)$		CUM $\sum(j)$	f	F $\sum(l)$	PERCENTAGE BAND $(m)/\sum(m)$		CUM $\sum(n)$	rp	Rp $\sum(p)$	PERCENTAGE BAND $(q)/\sum(q)$		CUM $\sum(r)$	(s)	(t)	(u)	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)						
1	0.00	50.00	5,290	5,290	7.28	7.28	129.25	129.25	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50.00	100.00	4,667	9,957	6.42	13.70	507.60	636.84	0.11	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100.00	200.00	7,303	17,260	10.05	23.75	1,444.34	2,081.18	0.32	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200.00	300.00	7,145	24,405	9.83	33.59	2,381.15	4,462.33	0.53	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300.00	500.00	10,709	35,114	14.74	48.33	5,794.75	10,257.08	1.30	2.30	1	1	33.33	33.33	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83
6	500.00	750.00	7,760	42,874	10.68	59.01	6,300.36	16,557.44	1.41	3.72	2	3	66.67	100.00	29.64	30.48	30.48	97.26	100.00	0.47	0.47	0.47	0.47	0.47	0.47	0.47
7	750.00	1,000.00	6,370	49,244	8.77	67.77	7,473.39	24,030.83	1.68	5.39	0	3	0.00	100.00	0.00	30.48	30.48	0.00	100.00	0.00	0.13	0.13	0.13	0.13	0.13	
8	1,000.00	1,500.00	6,566	55,810	9.04	76.81	10,766.94	34,797.77	2.42	7.81	0	3	0.00	100.00	0.00	30.48	30.48	0.00	100.00	0.00	0.09	0.09	0.09	0.09	0.09	
9	1,500.00	2,000.00	3,791	59,601	5.22	82.03	8,734.21	43,531.98	1.96	9.77	0	3	0.00	100.00	0.00	30.48	30.48	0.00	100.00	0.00	0.07	0.07	0.07	0.07	0.07	
10	2,000.00	2,500.00	2,334	61,935	3.21	85.24	6,905.45	50,437.43	1.55	11.32	0	3	0.00	100.00	0.00	30.48	30.48	0.00	100.00	0.00	0.06	0.06	0.06	0.06	0.06	
11	2,500.00	3,000.00	1,761	63,696	2.42	87.66	6,320.92	56,758.35	1.42	12.74	0	3	0.00	100.00	0.00	30.48	30.48	0.00	100.00	0.00	0.05	0.05	0.05	0.05	0.05	
12	3,000.00	4,000.00	2,091	65,787	2.88	90.54	9,393.87	66,152.22	2.11	14.85	0	3	0.00	100.00	0.00	30.48	30.48	0.00	100.00	0.00	0.05	0.05	0.05	0.05	0.05	
13	4,000.00	5,000.00	1,432	67,219	1.97	92.51	8,408.83	74,561.06	1.89	16.73	0	3	0.00	100.00	0.00	30.48	30.48	0.00	100.00	0.00	0.04	0.04	0.04	0.04	0.04	
14	5,000.00	7,500.00	1,699	68,918	2.34	94.85	13,517.77	88,078.83	3.03	19.77	0	3	0.00	100.00	0.00	30.48	30.48	0.00	100.00	0.00	0.03	0.03	0.03	0.03	0.03	
15	7,500.00	10,000.00	891	69,809	1.23	96.07	10,300.36	98,379.19	2.31	22.08	0	3	0.00	100.00	0.00	30.48	30.48	0.00	100.00	0.00	0.03	0.03	0.03	0.03	0.03	
16	10,000.00	20,000.00	1,254	71,063	1.73	97.80	22,833.92	121,213.12	5.12	27.20	0	3	0.00	100.00	0.00	30.48	30.48	0.00	100.00	0.00	0.03	0.03	0.03	0.03	0.03	
17	20,000.00	50,000.00	779	71,842	1.07	98.87	31,552.96	152,766.07	7.08	34.29	0	3	0.00	100.00	0.00	30.48	30.48	0.00	100.00	0.00	0.02	0.02	0.02	0.02	0.02	
18	50,000.00	100,000.00	316	72,158	0.43	99.31	30,082.95	182,849.02	6.75	41.04	0	3	0.00	100.00	0.00	30.48	30.48	0.00	100.00	0.00	0.02	0.02	0.02	0.02	0.02	
19	100,000.00	500,000.00	399	72,557	0.55	99.86	123,212.60	306,061.63	27.65	68.69	0	3	0.00	100.00	0.00	30.48	30.48	0.00	100.00	0.00	0.01	0.01	0.01	0.01	0.01	
20	500,000.00	UP	104	72,661	0.14	100.00	139,496.20	445,557.82	31.31	100.00	0	3	0.00	100.00	0.00	30.48	30.48	0.00	100.00	0.00	0.01	0.01	0.01	0.01	0.01	

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2016

OKUPASI | OCCUPATION : RESIDENSIAL | RESIDENTIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*				JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO	
	FROM	TO	f	F $\sum(d)$	PERCENTAGE BAND $(d)/\sum(d)$	CUM $\sum(f)$	Rp	Rp $\sum(h)$	PERCENTAGE BAND $(i)/\sum(i)$	CUM $\sum(j)$	f	F $\sum(l)$	PERCENTAGE BAND $(m)/\sum(m)$	CUM $\sum(n)$	Rp	Rp $\sum(p)$	PERCENTAGE BAND $(q)/\sum(q)$	CUM $\sum(r)$	(s)	PERCENTAGE BAND $(p)/(h)$	PERCENTAGE 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	7,069	7,069	7.89	7.89	254.28	254.28	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50.00	100.00	6,114	13,183	6.83	14.72	666.79	921.07	0.11	0.16	2	2	5.41	5.41	18.04	18.04	0.47	0.47	2.71	1.96		
3	100.00	200.00	9,359	22,542	10.45	25.17	1,858.16	2,779.23	0.32	0.47	3	5	8.11	13.51	24.65	42.69	0.65	1.12	1.33	1.54		
4	200.00	300.00	8,587	31,129	9.59	34.76	2,919.37	5,698.60	0.50	0.97	1	6	2.70	16.22	2.81	45.50	0.07	1.20	0.10	0.80		
5	300.00	500.00	12,932	44,061	14.44	49.20	6,953.84	12,652.44	1.19	2.16	4	10	10.81	27.03	248.05	293.55	6.53	7.73	3.57	2.32		
6	500.00	750.00	10,478	54,539	11.70	60.90	8,402.75	21,055.19	1.43	3.59	7	17	18.92	45.95	335.12	628.67	8.82	16.55	3.99	2.99		
7	750.00	1,000.00	7,361	61,900	8.22	69.12	8,542.96	29,598.15	1.46	5.05	1	18	2.70	48.65	5.55	634.22	0.15	16.69	0.07	2.14		
8	1,000.00	1,500.00	7,496	69,396	8.37	77.49	12,135.25	41,733.40	2.07	7.12	1	19	2.70	51.35	34.97	669.19	0.92	17.61	0.29	1.60		
9	1,500.00	2,000.00	4,337	73,733	4.84	82.33	9,861.47	51,594.87	1.68	8.80	2	21	5.41	56.76	41.97	711.17	1.10	18.72	0.43	1.38		
10	2,000.00	2,500.00	2,772	76,505	3.10	85.43	8,050.50	59,645.36	1.37	10.18	0	21	0.00	56.76	0.00	711.17	0.00	18.72	0.00	1.19		
11	2,500.00	3,000.00	2,062	78,567	2.30	87.73	7,335.25	66,980.62	1.25	11.43	1	22	2.70	59.46	10.38	721.54	0.27	18.99	0.14	1.08		
12	3,000.00	4,000.00	2,480	81,047	2.77	90.50	11,030.36	78,010.98	1.88	13.31	1	23	2.70	62.16	72.98	794.52	1.92	20.91	0.66	1.02		
13	4,000.00	5,000.00	1,710	82,757	1.91	92.41	9,929.17	87,940.15	1.69	15.00	0	23	0.00	62.16	0.00	794.52	0.00	20.91	0.00	0.90		
14	5,000.00	7,500.00	2,050	84,807	2.29	94.70	15,794.58	103,734.73	2.69	17.70	0	23	0.00	62.16	0.00	794.52	0.00	20.91	0.00	0.77		
15	7,500.00	10,000.00	1,097	85,904	1.22	95.92	12,069.99	115,804.71	2.06	19.76	0	23	0.00	62.16	0.00	794.52	0.00	20.91	0.00	0.69		
16	10,000.00	20,000.00	1,555	87,459	1.74	97.66	26,683.35	142,488.06	4.55	24.31	0	23	0.00	62.16	0.00	794.52	0.00	20.91	0.00	0.56		
17	20,000.00	50,000.00	1,036	88,495	1.16	98.81	38,191.71	180,679.77	6.52	30.83	2	25	5.41	67.57	165.36	959.88	4.35	25.26	0.43	0.53		
18	50,000.00	100,000.00	438	88,933	0.49	99.30	47,229.48	227,909.25	8.06	38.88	0	25	0.00	67.57	0.00	959.88	0.00	25.26	0.00	0.42		
19	100,000.00	500,000.00	497	89,430	0.55	99.86	137,591.99	365,501.24	23.47	62.36	1	26	2.70	70.27	50.00	1,009.88	1.32	26.58	0.04	0.28		
20	500,000.00	UP	127	89,557	0.14	100.00	220,629.27	586,130.51	37.64	100.00	11	37	29.73	100.00	2,789.87	3,799.76	73.42	100.00	1.26	0.65		

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2015

OKUPASI | OCCUPATION : RESIDENSIAL | RESIDENTIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*				JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO							
	FROM	TO	f	F $\sum(d)$	PERCENTAGE BAND $(d)/\sum(d)$		CUM $\sum(f)$		Rp	Rp $\sum(h)$	PERCENTAGE BAND $(i)/\sum(i)$		CUM $\sum(j)$		f	F $\sum(l)$	PERCENTAGE BAND $(m)/\sum(m)$		CUM $\sum(n)$		Rp	Rp $\sum(p)$	PERCENTAGE BAND $(q)/\sum(q)$		CUM $\sum(r)$		PERCENTAGE BAND $(p)/(h)$	PERCENTAGE 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	4,268	4,268	4.93	4.93	148.79	148.79	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50.00	100.00	6,428	10,696	7.42	12.35	695.06	843.85	0.12	0.15	1	1	5.56	5.56	3.34	3.34	0.21	0.21	0.48	0.40								
3	100.00	200.00	11,195	21,891	12.93	25.28	2,182.72	3,026.57	0.38	0.53	2	3	11.11	16.67	9.34	12.68	0.59	0.80	0.43	0.42								
4	200.00	300.00	8,598	30,489	9.93	35.21	2,992.43	6,019.01	0.52	1.05	2	5	11.11	27.78	26.94	39.62	1.70	2.49	0.90	0.66								
5	300.00	500.00	13,063	43,552	15.09	50.30	6,977.19	12,996.20	1.22	2.26	1	6	5.56	33.33	1.01	40.63	0.06	2.56	0.01	0.31								
6	500.00	750.00	9,206	52,758	10.63	60.93	7,238.28	20,234.48	1.26	3.53	1	7	5.56	38.89	4.20	44.83	0.26	2.82	0.06	0.22								
7	750.00	1,000.00	7,233	59,991	8.35	69.29	8,421.22	28,655.70	1.47	4.99	1	8	5.56	44.44	61.38	106.21	3.86	6.68	0.73	0.37								
8	1,000.00	1,500.00	7,400	67,391	8.55	77.84	11,885.80	40,541.50	2.07	7.07	2	10	11.11	55.56	82.47	188.68	5.19	11.87	0.69	0.47								
9	1,500.00	2,000.00	4,219	71,610	4.87	82.71	9,628.50	50,170.00	1.68	8.74	2	12	11.11	66.67	169.40	358.09	10.66	22.53	1.76	0.71								
10	2,000.00	2,500.00	2,712	74,322	3.13	85.84	7,829.19	57,999.19	1.36	10.11	1	13	5.56	72.22	74.27	432.36	4.67	27.21	0.95	0.75								
11	2,500.00	3,000.00	1,947	76,269	2.25	88.09	6,954.06	64,953.25	1.21	11.32	3	16	16.67	88.89	188.68	621.04	11.87	39.08	2.71	0.96								
12	3,000.00	4,000.00	2,402	78,671	2.77	90.86	10,802.05	75,755.30	1.88	13.20	1	17	5.56	94.44	237.50	858.54	14.94	54.02	2.20	1.13								
13	4,000.00	5,000.00	1,528	80,199	1.76	92.63	9,046.02	84,801.32	1.58	14.78	0	17	0.00	94.44	0.00	858.54	0.00	54.02	0.00	1.01								
14	5,000.00	7,500.00	1,937	82,136	2.24	94.87	15,422.22	100,223.54	2.69	17.47	1	18	5.56	100.00	730.67	1,589.21	45.98	100.00	4.74	1.59								
15	7,500.00	10,000.00	1,046	83,182	1.21	96.07	12,109.28	112,332.82	2.11	19.58	0	18	0.00	100.00	0.00	1,589.21	0.00	100.00	0.00	1.41								
16	10,000.00	20,000.00	1,430	84,612	1.65	97.73	26,848.46	139,181.28	4.68	24.26	0	18	0.00	100.00	0.00	1,589.21	0.00	100.00	0.00	1.14								
17	20,000.00	50,000.00	974	85,586	1.12	98.85	40,406.13	179,587.41	7.04	31.30	0	18	0.00	100.00	0.00	1,589.21	0.00	100.00	0.00	0.88								
18	50,000.00	100,000.00	386	85,972	0.45	99.30	37,671.42	217,258.83	6.56	37.86	0	18	0.00	100.00	0.00	1,589.21	0.00	100.00	0.00	0.73								
19	100,000.00	500,000.00	516	86,488	0.60	99.89	149,280.05	366,538.88	26.01	63.88	0	18	0.00	100.00	0.00	1,589.21	0.00	100.00	0.00	0.43								
20	500,000.00	UP	93	86,581	0.11	100.00	207,285.36	573,824.23	36.12	100.00	0	18	0.00	100.00	0.00	1,589.21	0.00	100.00	0.00	0.28								

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2014

OKUPASI | OCCUPATION : RESIDENSIAL | RESIDENTIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*				JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO			
	FROM	TO	f	F $\sum(d)$	PERCENTAGE BAND $(d)/\sum(d)$	CUM $\sum(f)$	Rp $\sum(h)$	PERCENTAGE BAND $(i)/\sum(i)$	CUM $\sum(j)$	f	F $\sum(l)$	PERCENTAGE BAND $(m)/\sum(m)$	CUM $\sum(n)$	Rp $\sum(p)$	PERCENTAGE BAND $(q)/\sum(q)$	CUM $\sum(r)$	(s)	(t)	(u)					
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)				
1	0.00	50.00	9,328	9,328	10.18	10.18	295.33	295.33	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50.00	100.00	8,629	17,957	9.42	19.59	1,074.17	1,369.50	0.17	0.22	1	1	16.67	16.67	15.91	15.91	2.59	2.59	1.48	1.16				
3	100.00	200.00	10,851	28,808	11.84	31.44	2,240.78	3,610.28	0.36	0.59	0	1	0.00	16.67	0.00	15.91	0.00	2.59	0.00	0.44				
4	200.00	300.00	8,614	37,422	9.40	40.83	3,004.50	6,614.79	0.49	1.08	1	2	16.67	33.33	7.55	23.45	1.23	3.82	0.25	0.35				
5	300.00	500.00	12,903	50,325	14.08	54.91	6,804.90	13,419.68	1.11	2.18	0	2	0.00	33.33	0.00	23.45	0.00	3.82	0.00	0.17				
6	500.00	750.00	8,949	59,274	9.77	64.68	7,066.85	20,486.53	1.15	3.33	2	4	33.33	66.67	43.75	67.20	7.12	10.94	0.62	0.33				
7	750.00	1,000.00	7,128	66,402	7.78	72.46	8,197.21	28,683.74	1.33	4.67	0	4	0.00	66.67	0.00	67.20	0.00	10.94	0.00	0.23				
8	1,000.00	1,500.00	6,943	73,345	7.58	80.03	11,269.04	39,952.77	1.83	6.50	2	6	33.33	100.00	546.84	614.04	89.06	100.00	4.85	1.54				
9	1,500.00	2,000.00	4,106	77,451	4.48	84.51	9,508.93	49,461.71	1.55	8.05	0	6	0.00	100.00	0.00	614.04	0.00	100.00	0.00	1.24				
10	2,000.00	2,500.00	2,522	79,973	2.75	87.27	7,378.38	56,840.09	1.20	9.25	0	6	0.00	100.00	0.00	614.04	0.00	100.00	0.00	1.08				
11	2,500.00	3,000.00	1,889	81,862	2.06	89.33	6,907.92	63,748.01	1.12	10.37	0	6	0.00	100.00	0.00	614.04	0.00	100.00	0.00	0.96				
12	3,000.00	4,000.00	2,241	84,103	2.45	91.77	10,163.55	73,911.56	1.65	12.03	0	6	0.00	100.00	0.00	614.04	0.00	100.00	0.00	0.83				
13	4,000.00	5,000.00	1,479	85,582	1.61	93.39	8,887.60	82,799.16	1.45	13.47	0	6	0.00	100.00	0.00	614.04	0.00	100.00	0.00	0.74				
14	5,000.00	7,500.00	1,804	87,386	1.97	95.35	14,285.00	97,084.16	2.32	15.80	0	6	0.00	100.00	0.00	614.04	0.00	100.00	0.00	0.63				
15	7,500.00	10,000.00	1,002	88,388	1.09	96.45	11,716.15	108,800.31	1.91	17.70	0	6	0.00	100.00	0.00	614.04	0.00	100.00	0.00	0.56				
16	10,000.00	20,000.00	1,373	89,761	1.50	97.95	26,466.07	135,266.38	4.31	22.01	0	6	0.00	100.00	0.00	614.04	0.00	100.00	0.00	0.45				
17	20,000.00	50,000.00	930	90,691	1.01	98.96	38,752.70	174,019.08	6.31	28.31	0	6	0.00	100.00	0.00	614.04	0.00	100.00	0.00	0.35				
18	50,000.00	100,000.00	370	91,061	0.40	99.36	36,487.00	210,506.09	5.94	34.25	0	6	0.00	100.00	0.00	614.04	0.00	100.00	0.00	0.29				
19	100,000.00	500,000.00	498	91,559	0.54	99.91	139,612.81	350,118.90	22.72	56.97	0	6	0.00	100.00	0.00	614.04	0.00	100.00	0.00	0.18				
20	500,000.00	UP	84	91,643	0.09	100.00	264,480.87	614,599.77	43.03	100.00	0	6	0.00	100.00	0.00	614.04	0.00	100.00	0.00	0.10				

# Rentang Risiko & Klaim | Risk & Claim Band

PT. Reasuransi MAIPARK Indonesia



## PROFIL RISIKO & KERUGIAN | RISK & LOSS PROFILE

Tutup buku 2017 | As At closing 2017

UNDERWRITING YEAR : 2013

OKUPASI | OCCUPATION : RESIDENSIAL | RESIDENTIAL

\* dalam jutaan Rp | in million IDR

No.	KELOMPOK HARGA PERTANGGUNGAN SUM INSURED BAND*				JUMLAH RISIKO   NUMBER OF RISK				PREMI BRUTO / GROSS PREMIUM *				KLAIM FREKUENSI   CLAIM FREQUENCY				KLAIM INCURED INCURED CLAIM*				RASIO KERUGIAN LOSS RATIO			
	FROM	TO	f	F $\sum(d)$	PERCENTAGE BAND $(d)/\sum(d)$	CUM $\sum(f)$	Rp $\sum(h)$	PERCENTAGE BAND $(i)/\sum(i)$	CUM $\sum(j)$	f	F $\sum(l)$	PERCENTAGE BAND $(m)/\sum(m)$	CUM $\sum(n)$	Rp $\sum(p)$	PERCENTAGE BAND $(q)/\sum(q)$	CUM $\sum(r)$	(s)	(t)	(u)					
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)				
1	0.00	50.00	5,694	5,694	8.10	8.10	221.94	221.94	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50.00	100.00	5,396	11,090	7.67	15.77	620.03	841.97	0.13	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100.00	200.00	9,467	20,557	13.46	29.23	2,100.83	2,942.80	0.44	0.62	2	2	25.00	25.00	7.47	7.47	7.15	7.15	0.36	0.25				
4	200.00	300.00	7,230	27,787	10.28	39.50	2,636.90	5,579.70	0.56	1.18	2	4	25.00	50.00	25.52	32.98	24.42	31.57	0.97	0.59				
5	300.00	500.00	9,624	37,411	13.68	53.19	5,461.26	11,040.96	1.15	2.33	0	4	0.00	50.00	0.00	32.98	0.00	31.57	0.00	0.30				
6	500.00	750.00	6,577	43,988	9.35	62.54	5,640.90	16,681.86	1.19	3.51	2	6	25.00	75.00	11.90	44.88	11.39	42.96	0.21	0.27				
7	750.00	1,000.00	5,432	49,420	7.72	70.26	6,572.52	23,254.38	1.38	4.90	0	6	0.00	75.00	0.00	44.88	0.00	42.96	0.00	0.19				
8	1,000.00	1,500.00	5,436	54,856	7.73	77.99	9,309.58	32,563.96	1.96	6.86	1	7	12.50	87.50	45.00	89.88	43.07	86.02	0.48	0.28				
9	1,500.00	2,000.00	3,285	58,141	4.67	82.66	7,947.99	40,511.95	1.67	8.54	0	7	0.00	87.50	0.00	89.88	0.00	86.02	0.00	0.22				
10	2,000.00	2,500.00	2,022	60,163	2.87	85.53	6,306.99	46,818.95	1.33	9.87	0	7	0.00	87.50	0.00	89.88	0.00	86.02	0.00	0.19				
11	2,500.00	3,000.00	1,509	61,672	2.15	87.68	5,860.98	52,679.92	1.23	11.10	0	7	0.00	87.50	0.00	89.88	0.00	86.02	0.00	0.17				
12	3,000.00	4,000.00	1,972	63,644	2.80	90.48	9,521.23	62,201.16	2.01	13.11	0	7	0.00	87.50	0.00	89.88	0.00	86.02	0.00	0.14				
13	4,000.00	5,000.00	1,217	64,861	1.73	92.21	7,600.16	69,801.32	1.60	14.71	0	7	0.00	87.50	0.00	89.88	0.00	86.02	0.00	0.13				
14	5,000.00	7,500.00	1,600	66,461	2.27	94.49	13,451.69	83,253.01	2.83	17.54	0	7	0.00	87.50	0.00	89.88	0.00	86.02	0.00	0.11				
15	7,500.00	10,000.00	923	67,384	1.31	95.80	11,430.40	94,683.41	2.41	19.95	0	7	0.00	87.50	0.00	89.88	0.00	86.02	0.00	0.09				
16	10,000.00	20,000.00	1,339	68,723	1.90	97.70	26,475.54	121,158.95	5.58	25.53	0	7	0.00	87.50	0.00	89.88	0.00	86.02	0.00	0.07				
17	20,000.00	50,000.00	811	69,534	1.15	98.86	36,023.70	157,182.65	7.59	33.12	1	8	12.50	100.00	14.60	104.49	13.98	100.00	0.04	0.07				
18	50,000.00	100,000.00	363	69,897	0.52	99.37	39,025.73	196,208.38	8.22	41.34	0	8	0.00	100.00	0.00	104.49	0.00	100.00	0.00	0.05				
19	100,000.00	500,000.00	368	70,265	0.52	99.89	126,641.04	322,849.42	26.68	68.03	0	8	0.00	100.00	0.00	104.49	0.00	100.00	0.00	0.03				
20	500,000.00	UP	74	70,339	0.11	100.00	151,744.29	474,593.71	31.97	100.00	0	8	0.00	100.00	0.00	104.49	0.00	100.00	0.00	0.02				



PT. Reasuransi MAIPARK Indonesia

## EKSPOSUR AGREGAT, PREMI BRUTO, JUMLAH RISIKO, KLAIM & FREKUENSI KLAIM NASIONAL PER OKUPASI

NATIONAL AGGREGATE EXPOSURE, GROSS PREMIUM, NUMBER OF RISKS, CLAIM & CLAIM FREQUENCY BY OCCUPATION

Tutup buku 2017 | as at closing 2017

UNDERWRITING YEAR : 2017  
 STATUS POLIS | POLICY STATUS : A;C;E;N;R

Rp/ IDR

OKUPASI OCCUPATION	EKSPOSUR AGREGAT AGGREGATE EXPOSURE		PREMI BRUTO GROSS PREMIUM		JUMLAH RISIKO NUMBER OF RISKS		KLAIM CLAIM		FREKUENSI KLAIM CLAIM FREQUENCY		
	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount
PERTANIAN   A GRICULTURAL	A	12,213,339,098,827.80	0.42	16,765,195,033.78	0.44	506.00	0.29	0.00	0.00	0.00	0.00
KO MERSIAL   C COMMERCIAL	C	777,656,604,130,711.00	26.66	1,075,694,514,204.25	28.37	87,346.00	50.05	2,842,480,200.00	98.94	4.00	57.14
INDUSTRI   I INDUSTRIAL	I	1,814,603,504,341,380.00	62.22	2,254,016,528,542.78	59.44	14,002.00	8.02	0.00	0.00	0.00	0.00
RESIDENTIAL   R RESIDENTIAL	R	312,141,735,138,818.00	10.70	445,557,824,190.60	11.75	72,661.00	41.64	30,477,533.22	1.06	3.00	42.86
<b>TO T A L</b>		<b>2,916,615,182,709,740.00</b>	<b>100.00</b>	<b>3,792,034,061,971.41</b>	<b>100.00</b>	<b>174,515.00</b>	<b>100.00</b>	<b>2,872,957,733.22</b>	<b>100.00</b>	<b>7.00</b>	<b>100.00</b>



## EKSPOSUR AGREGAT, PREMI BRUTO, JUMLAH RISIKO, KLAIM & FREKUENSI KLAIM NASIONAL PER OKUPASI

NATIONAL AGGREGATE EXPOSURE, GROSS PREMIUM, NUMBER OF RISKS, CLAIM & CLAIM FREQUENCY BY OCCUPATION

Tutup buku 2017 | as at closing 2017

UNDERWRITING YEAR : 2016  
 STATUS POLIS | POLICY STATUS : A;C;E;N;R

Rp/ IDR

OKUPASI OCCUPATION	EKSPOSUR AGREGAT AGGREGATE EXPOSURE			PREMI BRUTO GROSS PREMIUM			JUMLAH RISIKO NUMBER OF RISKS			KLAIM CLAIM			FREKUENSI KLAIM CLAIM FREQUENCY		
	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%
PERTANIAN  A GRICULTURAL	A	26,021,198,474,270.20	0.70	32,691,058,757.52	0.71		593.00	0.26		0.00	0.00		0.00	0.00	
KOMERSIAL  COMMERCIAL	C	811,172,600,738,829.00	21.69	1,111,120,122,702.91	24.12		114,108.00	50.61	47,374,860,897.82	91.91		24.00	37.50		
INDUSTRI  INDUSTRIAL	I	2,492,287,774,118,620.00	66.64	2,877,212,635,572.02	62.45		21,202.00	9.40	370,020,000.00	0.72		3.00	4.69		
RESIDENTIAL  RESIDENTIAL	R	410,385,536,604,245.00	10.97	586,130,511,291.79	12.72		89,557.00	39.72	3,799,755,464.25	7.37		37.00	57.81		
<b>TO TAL</b>		<b>3,739,867,109,935,970.00</b>	<b>100.00</b>	<b>4,607,154,328,324.24</b>	<b>100.00</b>		<b>225,460.00</b>	<b>100.00</b>	<b>51,544,636,362.07</b>	<b>100.00</b>		<b>64.00</b>	<b>100.00</b>		



## EKSPOSUR AGREGAT, PREMI BRUTO, JUMLAH RISIKO, KLAIM & FREKUENSI KLAIM NASIONAL PER OKUPASI

NATIONAL AGGREGATE EXPOSURE, GROSS PREMIUM, NUMBER OF RISKS, CLAIM & CLAIM FREQUENCY BY OCCUPATION

Tutup buku 2017 | as at closing 2017

UNDERWRITING YEAR : 2015  
 STATUS POLIS | POLICY STATUS : A;C;E;N;R

Rp/ IDR

OKUPASI OCCUPATION	EKSPOSUR AGREGAT AGGREGATE EXPOSURE			PREMI BRUTO GROSS PREMIUM			JUMLAH RISIKO NUMBER OF RISKS			KLAIM CLAIM			FREKUENSI KLAIM CLAIM FREQUENCY		
	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%
PERTANIAN  A GRICULTURAL	A	24,096,974,230,215.10	0.66	29,402,615,980.39	0.55		398.00	0.17		0.00	0.00		0.00	0.00	
KOMERSIAL  COMMERCIAL	C	1,157,583,014,000,340.00	31.62	1,789,841,008,266.23	33.70		130,457.00	55.45	75,379,449,319.24	93.49		44.00	66.67		
INDUSTRI  INDUSTRIAL	I	2,094,696,954,818,680.00	57.22	2,917,802,652,077.80	54.94		17,840.00	7.58	3,656,306,576.00	4.53		4.00	6.06		
RESIDENTIAL  RESIDENTIAL	R	384,331,017,921,049.00	10.50	573,824,234,766.63	10.80		86,581.00	36.80	1,589,207,520.60	1.97		18.00	27.27		
<b>TO TAL</b>		<b>3,660,707,960,970,290.00</b>	<b>100.00</b>	<b>5,310,870,511,091.05</b>	<b>100.00</b>		<b>235,276.00</b>	<b>100.00</b>	<b>80,624,963,415.84</b>	<b>100.00</b>		<b>66.00</b>	<b>100.00</b>		



PT. Reasuransi MAIPARK Indonesia

**EKSPOSUR AGREGAT, PREMI BRUTO, JUMLAH RISIKO, KLAIM & FREKUENSI KLAIM NASIONAL PER OKUPASI**

NATIONAL AGGREGATE EXPOSURE, GROSS PREMIUM, NUMBER OF RISKS, CLAIM & CLAIM FREQUENCY BY OCCUPATION

Tutup buku 2017 | as at closing 2017

UNDERWRITING YEAR : 2014

STATUS POLIS | POLICY STATUS : A;C;E;N;R

Rp/ IDR

OKUPASI OCCUPATION	EKSPOSUR AGREGAT AGGREGATE EXPOSURE			PREMI BRUTO GROSS PREMIUM			JUMLAH RISIKO NUMBER OF RISKS			KLAIM CLAIM			FREKUENSI KLAIM CLAIM FREQUENCY		
	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%
PERTANIAN   AGRICULTURAL	A	22,515,903,178,317.20	0.72	28,993,018,333.54	0.59		754.00	0.32		0.00	0.00		0.00	0.00	
KOMERSIAL   COMMERCIAL	C	742,365,635,669,036.00	23.86	1,114,369,814,309.49	22.50		124,573.00	52.81		728,667,858.41	41.81		13.00	65.00	
INDUSTRI   INDUSTRIAL	I	1,961,972,655,205,210.00	63.05	3,195,745,937,161.73	64.51		18,929.00	8.02		400,000,000.00	22.95		1.00	5.00	
RESIDENITAL   RESIDENTIAL	R	384,799,876,206,283.00	12.37	614,599,765,548.70	12.41		91,643.00	38.85		614,039,016.51	35.23		6.00	30.00	
<b>TO T A L</b>		<b>3,111,654,070,258,840.00</b>	<b>100.00</b>	<b>4,953,708,535,353.46</b>	<b>100.00</b>		<b>235,899.00</b>	<b>100.00</b>		<b>1,742,706,874.92</b>	<b>100.00</b>		<b>20.00</b>	<b>100.00</b>	



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**EKSPOSUR AGREGAT, PREMI BRUTO, JUMLAH RISIKO, KLAIM & FREKUENSI KLAIM NASIONAL PER OKUPASI**

NATIONAL AGGREGATE EXPOSURE, GROSS PREMIUM, NUMBER OF RISKS, CLAIM & CLAIM FREQUENCY BY OCCUPATION

Tutup buku 2017 | as at closing 2017

UNDERWRITING YEAR : 2013  
 STATUS POLIS | POLICY STATUS : A;C;E;N;R

Rp/ IDR

OKUPASI OCCUPATION	EKSPOSUR AGREGAT AGGREGATE EXPOSURE		PREMI BRUTO GROSS PREMIUM		JUMLAH RISIKO NUMBER OF RISKS		KLAIM CLAIM		FREKUENSI KLAIM CLAIM FREQUENCY		
	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount
PERTANIAN   A GRICULTURAL	A	25,959,872,979,597.60	0.94	35,250,816,165.82	0.78	535.00	0.28	0.00	0.00	0.00	0.00
KOMERSIAL   COMMERCIAL	C	996,959,323,893,444.00	36.15	1,811,752,061,569.08	40.01	100,991.00	53.06	270,557,869,349.46	99.64	38.00	74.51
INDUSTRI   INDUSTRIAL	I	1,417,209,119,392,320.00	51.39	2,207,207,303,469.60	48.74	18,464.00	9.70	880,859,248.00	0.32	5.00	9.80
RESIDENTIAL   RESIDENTIAL	R	317,543,692,968,953.00	11.51	474,574,808,882.58	10.48	70,337.00	36.96	104,486,089.00	0.04	8.00	15.69
<b>TO T A L</b>		<b>2,757,672,009,234,310.00</b>	<b>100.00</b>	<b>4,528,784,990,087.08</b>	<b>100.00</b>	<b>190,327.00</b>	<b>100.00</b>	<b>271,543,214,686.46</b>	<b>100.00</b>	<b>51.00</b>	<b>100.00</b>

# Rentang Risiko & Klaim | Risk & Claim Band



PT. Reasuransi MAIPARK Indonesia

## EKSPOSUR AGREGAT, PREMI BRUTO, JUMLAH RISIKO, KLAIM & FREKUENSI KLAIM NASIONAL PER PROPINSI

NATIONAL AGGREGATE EXPOSURE, GROSS PREMIUM, NUMBER OF RISKS, CLAIM & CLAIM FREQUENCY BY PROVINCE

Tutup buku 2017 | as at closing 2017

UNDERWRITING YEAR : 2017  
STATUS POLIS | POLICY STATUS : A:C:E:N:R

Rp/ IDR

PROPINSI   PROVINCE	Cresta ID	EKSPOSUR AGREGAT AGGREGATE EXPOSURE		PREMI BRUTO GROSS PREMIUM		JUMLAH RISIKO NUMBER OF RISKS		KLAIM CLAIM		FREKUENSI KLAIM CLAIM FREQUENCY			
		Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%
01. NAD	IDN_AC	11,785,480,457,611.00	0.40	22,543,896,731.01	0.59	1,734.00	0.99	0.00	0.00	0.00	0.00	0.00	0.00
02. SUMATERA UTARA	IDN_SU	72,888,865,827,969.00	2.50	110,123,667,224.49	2.90	10,773.00	6.17	0.00	0.00	0.00	0.00	0.00	0.00
03. SUMATERA BARAT	IDN_SB	43,990,345,172,568.90	1.51	82,413,576,808.81	2.17	17,171.00	9.84	34,098,662.00	1.19	3.00	42.86	0.00	0.00
04. RIAU	IDN_RI	40,022,457,510,883.20	1.37	48,630,059,026.20	1.28	3,022.00	1.73	0.00	0.00	0.00	0.00	0.00	0.00
05. JAMBI	IDN_JA	9,721,876,973,462.41	0.33	11,452,900,902.95	0.30	1,845.00	1.06	0.00	0.00	0.00	0.00	0.00	0.00
06. SUMATERA SELATAN	IDN_SS	50,085,452,039,535.60	1.72	66,822,866,199.17	1.76	2,940.00	1.68	0.00	0.00	0.00	0.00	0.00	0.00
07. BENGKULU	IDN_BE	4,935,327,253,752.11	0.17	8,849,619,620.26	0.23	1,998.00	1.14	25,000,001.00	0.87	1.00	14.29	0.00	0.00
08. LAMPUNG	IDN_LA	38,594,895,578,413.50	1.32	55,610,208,685.48	1.47	2,852.00	1.63	0.00	0.00	0.00	0.00	0.00	0.00
09. KEP BANGKA-BELITUNG	IDN_BB	1,752,645,084,790.19	0.06	1,511,660,742.86	0.04	498.00	0.29	0.00	0.00	0.00	0.00	0.00	0.00
10. KEPULAUAN RIAU	IDN_KR	38,461,373,533,122.90	1.32	30,057,561,721.03	0.79	1,241.00	0.71	0.00	0.00	0.00	0.00	0.00	0.00
11. JAKARTA	IDN_JK	588,185,712,114,325.00	20.17	864,944,213,652.66	22.81	33,963.00	19.46	0.00	0.00	0.00	0.00	0.00	0.00
12. JAWA BARAT	IDN_JB	649,895,278,835,801.00	22.28	805,423,194,442.76	21.24	26,357.00	15.10	125,000,000.00	4.35	1.00	14.29	0.00	0.00
13. JAWA TENGAH	IDN_JT	162,294,478,161,927.00	5.56	206,115,411,851.72	5.44	10,442.00	5.98	0.00	0.00	0.00	0.00	0.00	0.00
14. DIY	IDN_YO	16,469,328,810,551.00	0.56	24,686,517,616.09	0.65	3,843.00	2.20	0.00	0.00	0.00	0.00	0.00	0.00
15. JAWA TIMUR	IDN_JI	374,833,536,588,084.00	12.85	404,278,248,735.04	10.66	15,504.00	8.88	0.00	0.00	0.00	0.00	0.00	0.00
16. BANTEN	IDN_BT	351,845,318,903,065.00	12.06	515,512,146,300.30	13.59	11,785.00	6.75	0.00	0.00	0.00	0.00	0.00	0.00
17. BALI	IDN_BA	98,494,587,338,829.30	3.38	138,222,512,901.33	3.65	9,606.00	5.50	0.00	0.00	0.00	0.00	0.00	0.00
18. NUSA TENGGARA BARAT	IDN_NB	10,958,873,892,216.30	0.38	14,011,498,509.09	0.37	1,648.00	0.94	0.00	0.00	0.00	0.00	0.00	0.00
19. NUSA TENGGARA TIMUR	IDN_NT	4,666,946,191,268.05	0.16	6,865,927,958.26	0.18	797.00	0.46	0.00	0.00	0.00	0.00	0.00	0.00
20. KALIMANTAN BARAT	IDN_KB	14,778,100,251,228.30	0.51	11,380,969,591.91	0.30	1,018.00	0.58	0.00	0.00	0.00	0.00	0.00	0.00
21. KALIMANTAN TENGAH	IDN_KT	5,423,367,538,661.56	0.19	4,129,043,655.67	0.11	645.00	0.37	0.00	0.00	0.00	0.00	0.00	0.00
22. KALIMANTAN SELATAN	IDN_KS	40,186,627,789,651.40	1.38	31,210,605,718.41	0.82	1,076.00	0.62	0.00	0.00	0.00	0.00	0.00	0.00
23. KALIMANTAN TIMUR	IDN_KI	96,676,705,742,756.40	3.31	75,259,234,143.23	1.98	2,299.00	1.32	0.00	0.00	0.00	0.00	0.00	0.00
24. SULAWESI UTARA	IDN_SA	17,773,671,881,082.70	0.61	30,496,095,409.06	0.80	1,985.00	1.14	0.00	0.00	0.00	0.00	0.00	0.00
25. SULAWESI TENGAH	IDN_ST	3,622,375,503,965.81	0.12	6,397,082,427.20	0.17	780.00	0.45	834,070.22	0.03	1.00	14.29	0.00	0.00
26. SULAWESI SELATAN	IDN_SN	103,050,759,684,131.00	3.53	138,033,922,525.95	3.64	3,278.00	1.88	0.00	0.00	0.00	0.00	0.00	0.00
27. SULAWESI TENGGARA	IDN_SG	31,918,881,307,774.90	1.09	26,868,934,895.92	0.71	595.00	0.34	0.00	0.00	0.00	0.00	0.00	0.00
28. GORONTALO	IDN_GO	2,652,639,025,865.67	0.09	5,034,217,166.29	0.13	463.00	0.27	0.00	0.00	0.00	0.00	0.00	0.00
29. SULAWESI BARAT	IDN_SR	3,607,476,832,723.10	0.12	5,167,978,371.20	0.14	189.00	0.11	0.00	0.00	0.00	0.00	0.00	0.00
30. MALUKU	IDN_MA	2,485,179,600,016.19	0.09	4,588,231,028.49	0.12	792.00	0.45	2,688,025,000.00	93.56	1.00	14.29	0.00	0.00
31. MALUKU UTARA	IDN_MU	6,742,805,975,366.80	0.23	10,421,228,271.88	0.27	327.00	0.19	0.00	0.00	0.00	0.00	0.00	0.00
32. PAPUA BARAT	IDN_PB	7,837,562,891,555.31	0.27	11,843,232,232.87	0.31	1,136.00	0.65	0.00	0.00	0.00	0.00	0.00	0.00
33. PAPUA	IDN_PA	7,747,704,072,629.08	0.27	11,413,281,119.85	0.30	1,682.00	0.96	0.00	0.00	0.00	0.00	0.00	0.00
34. KALIMANTAN UTARA	IDN_KU	2,228,624,344,154.75	0.08	1,714,315,783.98	0.05	231.00	0.13	0.00	0.00	0.00	0.00	0.00	0.00
<b>TO TAL</b>		2,916,615,182,709,740.00	100.00	3,792,034,061,971.42	100.00	174,515.00	100.00	2,872,957,733.22	100.00	7.00	100.00		

# Rentang Risiko & Klaim | Risk & Claim Band



PT. Reasuransi MAIPARK Indonesia

## EKSPOSUR AGREGAT, PREMI BRUTO, JUMLAH RISIKO, KLAIM & FREKUENSI KLAIM NASIONAL PER PROPINSI

NATIONAL AGGREGATE EXPOSURE, GROSS PREMIUM, NUMBER OF RISKS, CLAIM & CLAIM FREQUENCY BY PROVINCE

Tutup buku 2017 | as at closing 2017

UNDERWRITING YEAR : 2016

STATUS POLIS | POLICY STATUS : A,C,E,N,R

Rp/ IDR

PROPINSI   PROVINCE	Cresta ID	EKSPOSUR AGREGAT AGGREGATE EXPOSURE		PREMI BRUTO GROSS PREMIUM		JUMLAH RISIKO NUMBER OF RISKS		KLAIM CLAIM		FREKUENSI KLAIM CLAIM FREQUENCY	
		Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah
01. NAD	IDN_AC	13,342,843,853,024.30	0.36	24,647,247,812.13	0.53	1,902.00	0.84	8,259,460,437.29	16.02	26.00	40.63
02. SUMATERA UTARA	IDN_SU	81,794,099,474,539.50	2.19	122,236,569,573.89	2.65	11,448.00	5.08	1,823,907,552.00	3.54	13.00	20.31
03. SUMATERA BARAT	IDN_SB	42,840,725,612,978.50	1.15	80,587,487,762.43	1.75	18,045.00	8.00	438,911,295.96	0.85	12.00	18.75
04. RIAU	IDN_RI	59,979,378,936,888.60	1.60	70,619,897,658.52	1.53	4,441.00	1.97	0.00	0.00	0.00	0.00
05. JAMBI	IDN_JA	10,882,980,957,284.10	0.29	12,897,416,894.48	0.28	2,502.00	1.11	0.00	0.00	0.00	0.00
06. SUMATERA SELATAN	IDN_SS	61,228,366,166,048.50	1.64	85,313,314,075.67	1.85	3,616.00	1.60	0.00	0.00	0.00	0.00
07. BENGKULU	IDN_BE	4,502,675,140,647.77	0.12	8,152,666,323.61	0.18	2,185.00	0.97	15,000,000.00	0.03	2.00	3.13
08. LAMPUNG	IDN_LA	30,944,950,145,885.20	0.83	44,097,311,799.84	0.96	4,040.00	1.79	0.00	0.00	0.00	0.00
09. KEP BANGKA-BELITUNG	IDN_BB	4,333,968,655,374.98	0.12	3,670,289,425.72	0.08	699.00	0.31	0.00	0.00	0.00	0.00
10. KEPULAUAN RIAU	IDN_KR	48,865,998,001,062.90	1.31	37,153,966,854.34	0.81	1,696.00	0.75	0.00	0.00	0.00	0.00
11. JAKARTA	IDN_JK	623,089,651,161,384.00	16.66	912,929,602,973.11	19.82	47,711.00	21.16	3,738,591.00	0.01	1.00	1.56
12. JAWA BARAT	IDN_JB	1,265,992,462,056,630.00	33.85	1,422,859,359,917.10	30.88	37,883.00	16.80	134,489,158.82	0.26	2.00	3.13
13. JAWA TENGAH	IDN JT	207,256,965,451,803.00	5.54	260,354,582,174.50	5.65	13,949.00	6.19	0.00	0.00	0.00	0.00
14. DIY	IDN_YO	25,126,247,037,765.00	0.67	36,846,829,932.03	0.80	4,909.00	2.18	0.00	0.00	0.00	0.00
15. JAWA TIMUR	IDN_JI	380,045,235,160,064.00	10.16	381,440,850,170.87	8.28	18,489.00	8.20	70,000,000.00	0.14	1.00	1.56
16. BANTEN	IDN_BT	380,168,536,893,445.00	10.17	540,069,607,136.58	11.72	16,254.00	7.21	0.00	0.00	0.00	0.00
17. BALI	IDN_BA	121,246,244,116,984.00	3.24	161,700,251,260.39	3.51	11,008.00	4.88	16,109,914,449.00	31.25	4.00	6.25
18. NUSA TENGGARA BARAT	IDN_NB	7,693,522,825,253.99	0.21	10,281,218,577.70	0.22	2,181.00	0.97	0.00	0.00	0.00	0.00
19. NUSA TENGGARA TIMUR	IDN_NT	3,234,059,095,170.64	0.09	4,692,121,608.28	0.10	890.00	0.39	0.00	0.00	0.00	0.00
20. KALIMANTAN BARAT	IDN_KB	16,016,362,565,367.60	0.43	11,973,089,466.41	0.26	1,529.00	0.68	0.00	0.00	0.00	0.00
21. KALIMANTAN TENGAH	IDN_KT	23,239,675,743,526.10	0.62	17,375,073,284.05	0.38	775.00	0.34	0.00	0.00	0.00	0.00
22. KALIMANTAN SELATAN	IDN_KS	31,669,016,798,745.30	0.85	24,743,353,327.09	0.54	1,428.00	0.63	0.00	0.00	0.00	0.00
23. KALIMANTAN TIMUR	IDN_KI	87,568,445,759,393.50	2.34	65,685,636,481.87	1.43	3,436.00	1.52	0.00	0.00	0.00	0.00
24. SULAWESI UTARA	IDN_SA	21,483,280,385,704.70	0.57	35,517,276,235.08	0.77	2,513.00	1.11	5,554,500.00	0.01	1.00	1.56
25. SULAWESI TENGAH	IDN_ST	5,466,469,111,798.39	0.15	9,555,954,110.04	0.21	1,167.00	0.52	300,000,000.00	0.58	1.00	1.56
26. SULAWESI SELATAN	IDN_SN	109,777,763,685,991.00	2.94	138,988,444,327.12	3.02	3,999.00	1.77	0.00	0.00	0.00	0.00
27. SULAWESI TENGGARA	IDN_SG	36,939,110,909,090.60	0.99	29,814,093,788.60	0.65	693.00	0.31	0.00	0.00	0.00	0.00
28. GORONTALO	IDN_GO	2,807,941,003,830.32	0.08	5,319,598,641.34	0.12	562.00	0.25	0.00	0.00	0.00	0.00
29. SULAWESI BARAT	IDN_SR	4,745,045,213,779.37	0.13	6,798,640,116.50	0.15	210.00	0.09	0.00	0.00	0.00	0.00
30. MALUKU	IDN_MA	2,306,423,531,997.48	0.06	4,337,521,477.10	0.09	903.00	0.40	0.00	0.00	0.00	0.00
31. MALUKU UTARA	IDN_MU	3,808,951,807,539.54	0.10	6,806,415,043.58	0.15	382.00	0.17	0.00	0.00	0.00	0.00
32. PAPUA BARAT	IDN_PB	8,589,347,563,412.85	0.23	12,588,465,078.58	0.27	1,507.00	0.67	0.00	0.00	0.00	0.00
33. PAPUA	IDN_PA	8,952,791,694,649.32	0.24	14,144,015,904.64	0.31	2,139.00	0.95	24,383,660,378.00	47.31	1.00	1.56
34. KALIMANTAN UTARA	IDN_KU	3,927,573,418,910.99	0.11	2,956,159,111.09	0.06	369.00	0.16	0.00	0.00	0.00	0.00
<b>TO TAL</b>		<b>3,739,867,109,935,970.00</b>	<b>100.00</b>	<b>4,607,154,328,324.28</b>	<b>100.00</b>	<b>225,460.00</b>	<b>100.00</b>	<b>51,544,636,362.07</b>	<b>100.00</b>	<b>64.00</b>	<b>100.00</b>

# Rentang Risiko & Klaim | Risk & Claim Band



PT. Reasuransi MAIPARK Indonesia

## EKSPOSUR AGREGAT, PREMI BRUTO, JUMLAH RISIKO, KLAIM & FREKUENSI KLAIM NASIONAL PER PROPINSI

NATIONAL AGGREGAT EXPOSURE, GROSS PREMIUM, NUMBER OF RISKS, CLAIM & CLAIM FREQUENCY BY PROVINCE

Tutup buku 2017 | as at closing 2017

UNDERWRITING YEAR : 2015

STATUS POLIS| POLICY STATUS : A:C:E:N;R

Rp/ IDR

PROPINSI  PROVINCE	Cresta ID	EKSPO SUR AGREGAT AGGREGATE EXPOSURE		PREMI BRUTO GROSS PREMIUM		JUMLAH RISIKO NUMBER OF RISKS		KLAIM CLAIM		FREKUENSI KLAIM CLAIM FREQUENCY	
		Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah
01. NAD	IDN_AC	14,359,649,560,666.30	0.39	28,404,518,395.95	0.53	2,070.00	0.88	6,999,268,959.00	9.05	12.00	18.18
02. SUMATERA UTARA	IDN_SU	127,758,711,556,167.00	3.49	204,744,592,372.67	3.86	12,103.00	5.14	0.00	0.00	0.00	0.00
03. SUMATERA BARAT	IDN_SB	49,267,322,307,444.50	1.35	96,477,051,270.97	1.82	17,725.00	7.53	20,403,639,342.75	26.38	10.00	15.15
04. RIAU	IDN_RI	131,464,137,918,237.00	3.59	190,317,043,219.79	3.58	4,748.00	2.02	0.00	0.00	0.00	0.00
05. JAMBI	IDN_JA	13,843,417,622,178.00	0.38	16,777,914,612.50	0.32	2,335.00	0.99	0.00	0.00	0.00	0.00
06. SUMATERA SELATAN	IDN_SS	67,964,215,862,116.70	1.86	85,695,793,834.29	1.61	4,184.00	1.78	0.00	0.00	0.00	0.00
07. BENGKULU	IDN_BE	4,645,019,388,650.49	0.13	8,895,167,845.66	0.17	2,398.00	1.02	4,199,700.00	0.01	1.00	1.52
08. LAMPUNG	IDN_LA	44,424,879,654,249.40	1.21	69,788,113,987.78	1.31	4,451.00	1.89	0.00	0.00	0.00	0.00
09. KEP BANGKA-BELITUNG	IDN_BB	6,731,331,389,488.99	0.18	6,005,561,932.62	0.11	771.00	0.33	0.00	0.00	0.00	0.00
10. KEPULAUAN RIAU	IDN_KR	44,112,555,684,585.20	1.21	43,113,264,024.25	0.81	1,912.00	0.81	0.00	0.00	0.00	0.00
11. JAKARTA	IDN_JK	609,469,856,465,235.00	16.65	960,949,168,703.02	18.09	52,599.00	22.36	0.00	0.00	0.00	0.00
12. JAWA BARAT	IDN_JB	702,868,455,824,361.00	19.20	1,020,062,435,237.96	19.21	38,311.00	16.28	1,557,883,448.50	2.01	4.00	6.06
13. JAWA TENGAH	IDN JT	206,450,468,935,483.00	5.64	270,209,876,961.37	5.09	15,314.00	6.51	1,008,775.00	0.00	1.00	1.52
14. DIY	IDN_YO	399,542,427,958,212.00	10.91	681,442,105,207.52	12.83	4,969.00	2.11	779,787,667.80	1.01	2.00	3.03
15. JAWA TIMUR	IDN_JI	477,761,142,033,130.00	13.05	561,537,482,865.57	10.57	19,340.00	8.22	246,983,662.63	0.32	2.00	3.03
16. BANTEN	IDN_BT	310,183,697,042,472.00	8.47	499,625,162,565.78	9.41	16,954.00	7.21	0.00	0.00	0.00	0.00
17. BALI	IDN_BA	97,994,620,655,615.40	2.68	148,348,514,088.68	2.79	10,464.00	4.45	91,852,625.00	0.12	2.00	3.03
18. NUSA TENGGARA BARAT	IDN_NB	8,883,842,848,336.92	0.24	16,323,228,483.13	0.31	1,813.00	0.77	0.00	0.00	0.00	0.00
19. NUSA TENGGARA TIMUR	IDN_NT	3,165,161,987,133.57	0.09	5,062,424,669.28	0.10	628.00	0.27	0.00	0.00	0.00	0.00
20. KALIMANTAN BARAT	IDN_KB	12,958,231,967,073.90	0.35	10,239,036,965.22	0.19	1,636.00	0.70	0.00	0.00	0.00	0.00
21. KALIMANTAN TENGAH	IDN_KT	26,195,124,497,823.00	0.72	23,949,687,715.20	0.45	927.00	0.39	0.00	0.00	0.00	0.00
22. KALIMANTAN SELATAN	IDN_KS	39,436,815,214,904.00	1.08	34,612,690,299.00	0.65	2,058.00	0.87	0.00	0.00	0.00	0.00
23. KALIMANTAN TIMUR	IDN_KI	83,412,317,999,291.70	2.28	77,064,432,730.37	1.45	3,162.00	1.34	0.00	0.00	0.00	0.00
24. SULAWESI UTARA	IDN_SA	18,165,591,172,162.50	0.50	34,031,333,135.99	0.64	2,562.00	1.09	0.00	0.00	0.00	0.00
25. SULAWESI TENGAH	IDN_ST	8,268,351,627,528.69	0.23	15,071,732,668.49	0.28	1,194.00	0.51	0.00	0.00	0.00	0.00
26. SULAWESI SELATAN	IDN_SN	105,694,603,554,291.00	2.89	142,358,144,062.08	2.68	4,546.00	1.93	0.00	0.00	0.00	0.00
27. SULAWESI TENGGARA	IDN SG	24,058,334,806,994.00	0.66	23,461,002,877.95	0.44	713.00	0.30	0.00	0.00	0.00	0.00
28. GORONTALO	IDN_GO	2,708,120,110,998.92	0.07	5,198,364,240.17	0.10	504.00	0.21	0.00	0.00	0.00	0.00
29. SULAWESI BARAT	IDN_SR	3,174,636,826,484.37	0.09	4,419,584,692.74	0.08	191.00	0.08	0.00	0.00	0.00	0.00
30. MALUKU	IDN_MA	2,838,900,277,901.74	0.08	5,556,394,026.58	0.10	850.00	0.36	2,403,977,500.00	3.11	5.00	7.58
31. MALUKU UTARA	IDN_MU	1,571,931,633,626.69	0.04	2,956,165,240.48	0.06	395.00	0.17	0.00	0.00	0.00	0.00
32. PAPUA BARAT	IDN_PB	3,679,702,834,136.25	0.10	5,600,287,323.85	0.11	1,330.00	0.57	3,397,939,129.16	4.39	22.00	33.33
33. PAPUA	IDN_PA	6,704,199,301,280.56	0.18	11,746,059,333.40	0.22	1,970.00	0.84	41,470,339,530.00	53.61	3.00	4.55
34. KALIMANTAN UTARA	IDN_KU	950,184,452,025.81	0.03	826,175,500.74	0.02	149.00	0.06	149.00	0.00	2.00	3.03
<b>TO TAL</b>		3,660,707,960,970,290.00	100.00	5,310,870,511,091.05	100.00	235,276.00	100.00	77,356,880,488.84	100.00	66.00	100.00

# Rentang Risiko & Klaim | Risk & Claim Band



PT. Reasuransi MAIPARK Indonesia

## EKSPOSUR AGREGAT, PREMI BRUTO, JUMLAH RISIKO, KLAIM & FREKUENSI KLAIM NASIONAL PER PROPINSI

NATIONAL AGGREGATE EXPOSURE, GROSS PREMIUM, NUMBER OF RISKS, CLAIM & CLAIM FREQUENCY BY PROVINCE

Tutup buku 2017 | as at closing 2017

UNDERWRITING YEAR : 2014

STATUS POLIS| POLICY STATUS : A;C;E;N;R

Rp/ IDR

PROPINSI  PROVINCE	Cresta ID	EKSPOSUR AGREGAT AGGREGATE EXPOSURE		PREMI BRUTO GROSS PREMIUM		JUMLAH RISIKO NUMBER OF RISKS		KLAIM CLAIM		FREKUENSI KLAIM CLAIM FREQUENCY			
		Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%
01. NAD	IDN_AC	10,808,116,350,828.70	0.39		21,150,396,845.98	0.43		1,997.00	0.85		0.00	0.00	0.00
02. SUMATERA UTARA	IDN_SU	92,995,102,245,396.80	3.37		157,576,045,166.89	3.18		12,043.00	5.11		0.00	0.00	0.00
03. SUMATERA BARAT	IDN_SB	37,473,796,993,379.00	1.36		80,491,161,751.75	1.62		18,002.00	7.63		121,262,811.00	6.96	5.00
04. RIAU	IDN_RI	48,486,244,458,020.50	1.76		67,391,482,571.88	1.36		4,392.00	1.86		0.00	0.00	0.00
05. JAMBI	IDN_JA	11,025,859,046,302.30	0.40		13,922,188,126.54	0.28		2,471.00	1.05		0.00	0.00	0.00
06. SUMATERA SELATAN	IDN_SS	39,664,761,620,782.90	1.44		63,047,951,986.91	1.27		4,101.00	1.74		0.00	0.00	0.00
07. BENGKULU	IDN_BE	4,932,439,916,451.64	0.18		11,638,569,733.28	0.23		2,260.00	0.96		0.00	0.00	0.00
08. LAMPUNG	IDN_LA	26,837,352,387,676.70	0.97		61,223,050,021.32	1.24		4,373.00	1.85		0.00	0.00	0.00
09. KEP BANGKA-BELITUNG	IDN_BB	4,513,635,596,734.47	0.16		5,938,226,054.18	0.12		825.00	0.35		0.00	0.00	0.00
10. KEPULAUAN RIAU	IDN_KR	27,288,915,387,394.10	0.99		41,937,149,079.46	0.85		1,650.00	0.70		0.00	0.00	0.00
11. JAKARTA	IDN_JK	435,463,578,367,410.00	15.78		1,069,458,863,113.75	21.59		56,680.00	24.03		0.00	0.00	0.00
12. JAWA BARAT	IDN_JB	717,257,502,548,562.00	25.99		1,389,644,384,668.40	28.05		36,312.00	15.39		0.00	0.00	0.00
13. JAWA TENGAH	IDN_JT	142,560,730,365,263.00	5.17		209,663,710,334.08	4.23		14,827.00	6.29		0.00	0.00	0.00
14. DIY	IDN_YO	11,519,228,146,140.70	0.42		35,031,886,722.35	0.71		4,528.00	1.92		0.00	0.00	0.00
15. JAWA TIMUR	IDN_JI	367,224,216,185,231.00	13.31		604,600,695,367.24	12.21		21,203.00	8.99		51,029,676.05	2.93	2.00
16. BANTEN	IDN_BT	281,302,675,796,210.00	10.19		627,228,785,361.90	12.66		16,043.00	6.80		0.00	0.00	0.00
17. BALI	IDN_BA	301,871,843,677,825.00	10.94		118,458,794,824.36	2.39		9,975.00	4.23		28,284,920.83	1.62	2.00
18. NUSA TENGGARA BARAT	IDN_NB	4,543,691,637,473.73	0.16		15,034,119,586.71	0.30		1,851.00	0.78		0.00	0.00	0.00
19. NUSA TENGGARA TIMUR	IDN_NT	1,792,048,433,774.98	0.06		4,290,590,072.67	0.09		615.00	0.26		0.00	0.00	0.00
20. KALIMANTAN BARAT	IDN_KB	8,017,171,974,455.02	0.29		13,080,288,868.91	0.26		1,686.00	0.71		0.00	0.00	0.00
21. KALIMANTAN TENGAH	IDN_KT	17,180,226,505,757.70	0.62		25,002,992,040.80	0.50		856.00	0.36		0.00	0.00	0.00
22. KALIMANTAN SELATAN	IDN_KS	38,129,496,994,420.90	1.38		32,595,775,700.90	0.66		1,736.00	0.74		0.00	0.00	0.00
23. KALIMANTAN TIMUR	IDN_KI	65,962,077,500,776.60	2.39		78,843,354,778.33	1.59		3,823.00	1.62		0.00	0.00	0.00
24. SULAWESI UTARA	IDN_SA	16,543,522,557,990.10	0.60		33,008,541,660.74	0.67		2,296.00	0.97		78,511,425.00	4.51	3.00
25. SULAWESI TENGAH	IDN_ST	4,307,620,509,307.53	0.16		6,430,078,521.38	0.13		999.00	0.42		0.00	0.00	0.00
26. SULAWESI SELATAN	IDN_SN	27,680,137,874,512.10	1.00		131,273,873,727.50	2.65		4,329.00	1.84		0.00	0.00	0.00
27. SULAWESI TENGGARA	IDN SG	1,533,300,623,593.63	0.06		4,307,737,447.16	0.09		646.00	0.27		0.00	0.00	0.00
28. GORONTALO	IDN_GO	2,120,141,762,312.58	0.08		5,369,487,454.35	0.11		592.00	0.25		0.00	0.00	0.00
29. SULAWESI BARAT	IDN_SR	1,287,020,043,154.22	0.05		4,557,949,085.44	0.09		202.00	0.09		0.00	0.00	0.00
30. MALUKU	IDN_MA	1,915,654,567,995.64	0.07		4,902,161,508.25	0.10		777.00	0.33		0.00	0.00	0.00
31. MALUKU UTARA	IDN_MU	576,528,585,138.84	0.02		1,839,525,663.89	0.04		406.00	0.17		0.00	0.00	0.00
32. PAPUA BARAT	IDN_PB	2,622,584,443,092.17	0.10		4,706,987,756.68	0.10		1,370.00	0.58		1,438,010,042.04	82.52	7.00
33. PAPUA	IDN_PA	3,927,303,781,696.27	0.14		10,066,602,299.48	0.20		2,033.00	0.86		25,608,000.00	1.47	1.00
34. KALIMANTAN UTARA	IDN_KU	-5,129,000,000.00	0.00		-4,872,550.00	0.00		0.00	0.00		0.00	0.00	0.00
<b>TO TAL</b>		2,759,359,397,885,060.00	100.00		4,953,708,535,353.46	100.00		235,899.00	100.00		1,742,706,874.92	100.00	20.00

# Rentang Risiko & Klaim | Risk & Claim Band



PT. Reasuransi MAIPARK Indonesia

## EKSPOSUR AGREGAT, PREMI BRUTO, JUMLAH RISIKO, KLAIM & FREKUENSI KLAIM NASIONAL PER PROPINSI

NATIONAL AGGREGATE EXPOSURE, GROSS PREMIUM, NUMBER OF RISKS, CLAIM & CLAIM FREQUENCY BY PROVINCE

Tutup buku 2017 | as at closing 2017

UNDERWRITING YEAR : 2013  
STATUS POLIS | POLICY STATUS : A;C;E;N;R

Rp/ IDR

PROPINSI   PROVINCE	Cresta ID	EKSPOSUR AGREGAT AGGREGATE EXPOSURE		PREMI BRUTO GROSS PREMIUM		JUMLAH RISIKO NUMBER OF RISKS		KLAIM CLAIM		FREKUENSI KLAIM CLAIM FREQUENCY	
		Jumlah	Amount	%	Jumlah	Amount	%	Jumlah	Amount	%	Jumlah
01. NAD	IDN_AC	9,115,598,700,077.74	0.33	16,248,884,013.06	0.36	1,659.00	0.87	24,004,968.00	0.01	2.00	3.92
02. SUMATERA UTARA	IDN_SU	92,995,102,245,396.80	3.37	16,248,884,013.06	0.36	9,668.00	5.08	0.00	0.00	0.00	0.00
03. SUMATERA BARAT	IDN_SB	37,473,796,993,379.00	1.36	133,358,022,154.30	2.94	15,806.00	8.30	10,708,596.00	0.00	2.00	3.92
04. RIAU	IDN_RI	48,486,244,458,020.50	1.76	71,496,293,618.07	1.58	3,565.00	1.87	0.00	0.00	0.00	0.00
05. JAMBI	IDN_JA	11,025,859,046,302.30	0.40	56,796,374,413.41	1.25	1,967.00	1.03	0.00	0.00	0.00	0.00
06. SUMATERA SELATAN	IDN_SS	39,664,761,620,782.90	1.44	12,507,525,637.78	0.28	2,915.00	1.53	0.00	0.00	0.00	0.00
07. BENGKULU	IDN_BE	4,932,439,916,451.64	0.18	46,419,957,418.55	1.02	1,947.00	1.02	0.00	0.00	0.00	0.00
08. LAMPUNG	IDN_LA	26,837,352,387,676.70	0.97	9,965,505,698.07	0.22	3,101.00	1.63	0.00	0.00	0.00	0.00
09. KEP BANGKA-BELITUNG	IDN_BB	4,513,635,596,734.47	0.16	41,001,087,566.79	0.90	491.00	0.26	0.00	0.00	0.00	0.00
10. KEPULAUAN RIAU	IDN_KR	27,288,915,387,394.10	0.99	4,388,908,764.44	0.10	1,300.00	0.68	0.00	0.00	0.00	0.00
11. JAKARTA	IDN_JK	435,463,578,367,410.00	15.79	27,962,824,422.61	0.62	47,748.00	25.09	0.00	0.00	0.00	0.00
12. JAWA BARAT	IDN_JB	717,257,502,548,562.00	26.01	701,926,523,776.66	15.48	28,724.00	15.09	22,511,000.00	0.01	1.00	1.96
13. JAWA TENGAH	IDN JT	142,560,730,365,263.00	5.17	1,232,321,162,865.66	27.17	10,244.00	5.38	266,158,051,541.35	98.02	6.00	11.76
14. DIY	IDN_YO	11,519,228,146,140.70	0.42	193,420,091,709.40	4.27	3,449.00	1.81	884,771,061.00	0.33	2.00	3.92
15. JAWA TIMUR	IDN_JI	367,224,216,185,231.00	13.32	17,867,215,317.71	0.39	14,780.00	7.77	4,373,640,450.23	1.61	36.00	70.59
16. BANTEN	IDN_BT	281,302,675,796,210.00	10.20	562,377,689,766.49	12.40	12,454.00	6.54	0.00	0.00	0.00	0.00
17. BALI	IDN_BA	301,871,843,677,825.00	10.95	478,650,970,711.04	10.55	8,103.00	4.26	0.00	0.00	0.00	0.00
18. NUSA TENGGARA BARAT	IDN_NB	4,543,691,637,473.73	0.16	681,218,608,715.33	15.02	1,370.00	0.72	15,869,069.88	0.01	1.00	1.96
19. NUSA TENGGARA TIMUR	IDN_NT	1,792,048,433,774.98	0.06	8,863,931,503.67	0.20	780.00	0.41	0.00	0.00	0.00	0.00
20. KALIMANTAN BARAT	IDN_KB	8,017,171,974,455.02	0.29	2,896,756,056.63	0.06	1,072.00	0.56	0.00	0.00	0.00	0.00
21. KALIMANTAN TENGAH	IDN_KT	17,180,226,505,757.70	0.62	7,800,773,673.99	0.17	692.00	0.36	0.00	0.00	0.00	0.00
22. KALIMANTAN SELATAN	IDN_KS	38,129,496,994,420.90	1.38	17,821,272,332.84	0.39	1,255.00	0.66	0.00	0.00	0.00	0.00
23. KALIMANTAN TIMUR	IDN_KI	65,962,077,500,776.60	2.39	38,747,828,624.42	0.85	4,052.00	2.13	0.00	0.00	0.00	0.00
24. SULAWESI UTARA	IDN_SA	16,543,522,557,990.10	0.60	70,589,676,927.10	1.56	1,894.00	1.00	53,658,000.00	0.02	1.00	1.96
25. SULAWESI TENGAH	IDN_ST	4,307,620,509,307.53	0.16	34,265,082,939.89	0.76	1,357.00	0.71	0.00	0.00	0.00	0.00
26. SULAWESI SELATAN	IDN_SN	27,680,137,874,512.10	1.00	7,069,620,405.59	0.16	3,409.00	1.79	0.00	0.00	0.00	0.00
27. SULAWESI TENGGARA	IDN_SG	1,533,300,623,593.63	0.06	28,585,476,990.29	0.63	612.00	0.32	0.00	0.00	0.00	0.00
28. GORONTALO	IDN_GO	2,120,141,762,312.58	0.08	2,299,216,593.95	0.05	839.00	0.44	0.00	0.00	0.00	0.00
29. SULAWESI BARAT	IDN_SR	1,287,020,043,154.22	0.05	4,077,922,095.25	0.09	312.00	0.16	0.00	0.00	0.00	0.00
30. MALUKU	IDN_MA	1,915,654,567,995.64	0.07	1,927,660,130.89	0.04	639.00	0.34	0.00	0.00	0.00	0.00
31. MALUKU UTARA	IDN_MU	576,528,585,138.84	0.02	3,628,733,010.22	0.08	379.00	0.20	0.00	0.00	0.00	0.00
32. PAPUA BARAT	IDN_PB	2,622,584,443,092.17	0.10	1,138,043,104.75	0.03	1,384.00	0.73	0.00	0.00	0.00	0.00
33. PAPUA	IDN_PA	3,927,303,781,696.27	0.14	1,138,043,104.75	0.03	2,360.00	1.24	0.00	0.00	0.00	0.00
34. KALIMANTAN UTARA	IDN_KU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TO TAL</b>		2,757,672,009,234,310.00	100.00	4,535,026,568,076.66	100.00	190,327.00	100.00	271,543,214,686.46	100.00	51.00	100.00



## Lampiran *Annexes*

Daftar Istilah Statistik  
*Statistical Glossary*

Tarif dan Zona Asuransi Gempa Bumi Indonesia  
*Indonesia Earthquake Insurance Tariff and Zone*

Daftar *CRESTA Zone* untuk Indonesia  
*Cresta Zone List for Indonesia*

Skala untuk *First Loss, Rate Polis Jangka Pendek, Periode Indemnity*  
*Scale for First Loss, Rate of Short Term Policy, Indemnity Period*

Kode Okupasi  
*Occupation Code*

**Daftar Istilah Statistik**

*Statistical Glossary*

**1. OCCUPATION:**

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

**2. ZONES (BASED ON CRESTA-Catastrophe Risk Evaluating and Standardizing Target Accumulations):**

- 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 represents 100% premium*

7. **Loss Ratio**

*The percentage ratio of Incurred claims to Gross Premium*

**Tarif dan Zona Asuransi Gempa Bumi Indonesia**  
**Indonesia Earthquake Insurance Tariff and Zone**

**TARIF PREMI ASURANSI GEMPA BUMI  
PADA LINI USAHA ASURANSI HARTA BENDA**

1. Tarif Premi untuk Kerusakan Fisik dan Gangguan Usaha dengan Harga Pertanggungan Nilai Penuh (*Full Value Basis*) dengan *Indemnity Period* 12 bulan berdasarkan Surat Edaran OJK Nomor: SE-06/D.05/2013, tanggal 31 Desember 2013.

***Commercial and Industrial (Non Dwelling House)***

<b>Kelas Konstruksi</b>	<b>Tarif Premi per mil (%)</b>				
	<b>Zona I</b>	<b>Zona II</b>	<b>Zona III</b>	<b>Zona IV</b>	<b>Zona V</b>
<i>Steel, Wood and RC Frame ≤ 9 Storeys</i>	0,90	0,95	1,25	1,50	1,90
<i>Steel, Wood and RC Frame &gt; 9 Storeys</i>	1,35	1,45	1,55	1,60	2,00
<i>Others</i>	1,00	1,10	1,55	3,00	4,70

***Dwelling House – occupation code 2976***

<b>Kelas Konstruksi</b>	<b>Tarif Premi per mil (%)</b>				
	<b>Zona I</b>	<b>Zona II</b>	<b>Zona III</b>	<b>Zona IV</b>	<b>Zona V</b>
<i>Steel, Wood and RC Frame</i>	0,85	0,95	1,15	1,35	1,60
<i>Others</i>	0,90	1,00	1,55	2,75	4,50

Zona mengacu pada Lampiran 3 kolom Zona\*

**Aturan Tambahan**

- a. Untuk gedung bertingkat yang mempunyai bangunan di bawah tanah yang lazim disebut “*basement*” atau “*semi basement*” atau dengan nama apapun, lantai bawah tanah tersebut juga diperhitungkan dalam menentukan jumlah lantai. Dengan demikian, semua lantai dihitung, baik lantai yang ada di atas tanah maupun yang di bawah tanah.
- b. Untuk tower antena yang lazim digunakan sebagai pemancar radio, jaringan listrik, jaringan telepon genggam dan sejenisnya, tingginya tower (dihitung dari permukaan tanah) dianggap sebagai ukuran jumlah lantai, dengan menggunakan dasar perhitungan tinggi 1 (satu) lantai adalah +/- 4 meter.

**DEFINISI**

<i>COMMERCIAL AND INDUSTRIAL</i>	:	Obyek selain okupasi dwelling house (kode okupasi selain 2976)
<i>Steel Frame</i>	:	Struktur bangunan yang menggunakan Baja sebagai rangkanya
<i>Wood</i>	:	Struktur bangunan yang menggunakan kayu sebagai rangkanya
<i>Reinforced Concrete</i>	:	Struktur bangunan yang menggunakan beton bertulang sebagai rangkanya
<i>Others (Incl. No Frame)</i>	:	Struktur bangunan selain konstruksi baja, beton bertulang atau rangka kayu; termasuk bangunan yang terbuat dari susunan batu tanpa rangka

<i>DWELLING HOUSE</i>	:	Obyek dengan kode okupasi 2976
<i>Steel, Wood or RC Frame</i>	:	struktur bangunan rumah tinggal dengan konstruksi baja, beton bertulang atau rangka kayu
<i>Others</i>	:	struktur bangunan rumah tinggal selain konstruksi baja, beton bertulang atau rangka kayu termasuk bangunan rumah tinggal yang terbuat dari susunan batu tanpa rangka.

2. Tarif Premi atau Kontribusi untuk Kerusakan Fisik dan Gangguan Usaha dengan harga pertanggungan Nilai Penuh (*full value basis*) dengan *indemnity period* 12 bulan berdasarkan Surat Edaran OJK Nomor: NOMOR 21/SEOJK.05/2015, 30 Juni 2015

*Commercial and Industrial (Non Dwelling House)*

Kelas Konstruksi	Tarif Premi atau Kontribusi per mil (%)				
	Zona I	Zona II	Zona III	Zona IV	Zona V
Com: Steel, Wood, RC $\leq$ 9	0,75	0,76	1,00	1,43	1,90
Com: Steel, Wood, RC $>$ 9	1,12	1,15	1,22	1,53	2,00
Com: Others	0,80	1,04	1,55	2,46	4,70

*Dwelling House – occupation code 2976*

Kelas Konstruksi	Tarif Premi atau Kontribusi per mil (%)				
	Zona I	Zona II	Zona III	Zona IV	Zona V
DW: Steel, Wood, RC	0,76	0,79	1,04	1,35	1,60
DW: Others	0,80	1,00	1,55	2,24	4,50

Zona mengacu pada Lampiran 3 kolom Zona\*\*

**DEFINISI**

**Konstruksi Commercial**

- Com: Steel, Wood, RC  $\leq$  9* : Objek pertanggungan dengan kode okupasi selain rumah tinggal (Kode Okupasi selain 2976)
- Com: Steel, Wood, RC  $>$  9* : Konstruksi bangunan menggunakan rangka Baja, Kayu, Beton Bertulang, dengan jumlah lantai sampai dengan 9 lantai
- Com: Others* : Konstruksi bangunan menggunakan rangka Baja, Kayu, Beton Bertulang

**Dwelling House**

- DW: Steel, Wood, RC* : Objek pertanggungan rumah tinggal dengan kode okupasi 2976 (Semua kelas konstruksi)
- DW: Others* : Konstruksi rumah tinggal tanpa menggunakan rangka Baja, Kayu, Beton Bertulang

**DEDUCTIBLE**

- |                                 |                                   |
|---------------------------------|-----------------------------------|
| 0 – USD 100 Juta                | = 2.5% of TSI                     |
| > USD 100 Juta s/d USD 300 Juta | = 2.5% of TSI maksimum USD 3 Juta |

> USD 300 Juta = Minimum USD 2 Juta

### **BUSSINES INTERRUPTION**

	<i>Commercial</i>	<i>Industrial</i>
0 – USD 100 Juta	Minimum 14 Hari	Minimum 21 Hari
> USD 100 Juta s/d USD 300 Juta	Minimum 21 Hari	Minimum 30 Hari
≥ USD 300 Juta	Minimum 30 Hari	Minimum 45 Hari

### **DEFINISI COMMERCIAL DAN INDUSTRIAL**

*Industrial* → Mengacu pada kode okupasi 200-287 dan 2911-2915 sebagaimana dimaksud pada Lampiran I Tabel I.A

*Commercial* → Mengacu pada kode okupasi 2901-2909 dan 2921-2969 sebagaimana dimaksud pada Lampiran I Tabel I.A

*Agricultural* → Mengacu pada kode okupasi 40 dan 300-318 sebagaimana dimaksud pada Lampiran I Tabel I.A

*Residential* → Mengacu pada kode okupasi 2971-2992 sebagaimana dimaksud pada Lampiran I Tabel I.A

(Sumber: Lampiran I Tabel I.A terdapat dalam Surat Edaran OJK  
Nomor: 21/SEOJK.05/2015, 30 Juni 2015)

### **Aturan Tambahan**

- Untuk gedung bertingkat yang mempunyai bangunan di bawah tanah yang lazim disebut “*basement*” atau “*semi basement*” atau dengan nama apapun, lantai bawah tanah tersebut juga diperhitungkan dalam menentukan jumlah lantai. Dengan demikian, semua lantai dihitung, baik lantai yang ada di atas tanah maupun yang di bawah tanah.
  - Untuk tower antena yang lazim digunakan sebagai pemancar radio, jaringan listrik, jaringan telepon genggam dan sejenisnya, tingginya tower (dihitung dari permukaan tanah) dianggap sebagai ukuran jumlah lantai, dengan menggunakan dasar perhitungan tinggi 1 (satu) lantai adalah hingga 4 meter.
3. Tarif Premi atau Kontribusi untuk Kerusakan Fisik dan Gangguan Usaha dengan harga pertanggungan Nilai Penuh (full value basis) dengan indemnity period 12 bulan berdasarkan Surat Edaran OJK Nomor: 6 /SEOJK.05/2017, 26 Januari 2017

### ***Commercial and Industrial (Non Dwelling House)***

Kelas Konstruksi	Tarif Premi atau Kontribusi per mil (%)				
	Zona I	Zona II	Zona III	Zona IV	Zona V
Com: Steel, Wood, $RC \leq 9$	0,75	0,76	1,00	1,43	1,90
Com: Steel, Wood, $RC > 9$	1,12	1,15	1,22	1,53	2,00
Com: Others	0,80	1,04	1,55	2,46	4,70

*Dwelling House – occupation code 2976*

Kelas Konstruksi	Tarif Premi atau Kontribusi per mil (%)				
	Zona I	Zona II	Zona III	Zona IV	Zona V
DW: Steel, Wood, RC	0,76	0,79	1,04	1,35	1,60
DW: Others	0,80	1,00	1,55	2,24	4,50

Zona mengacu pada Lampiran 3 kolom Zona\*\*

**DEFINISI**

**Konstruksi Commercial**

*Com: Steel, Wood, RC < 9*

: Objek pertanggungan dengan kode okupasi selain rumah tinggal (Kode Okupasi selain 2976)

: Konstruksi bangunan menggunakan rangka Baja, Kayu, Beton Bertulang, dengan jumlah lantai sampai dengan 9 lantai

*Com: Steel, Wood, RC > 9*

: Konstruksi bangunan menggunakan rangka Baja, Kayu, Beton Bertulang, dengan jumlah lantai lebih dari 9 lantai

*Com: Others*

: Konstruksi bangunan tanpa menggunakan rangka Baja, Kayu, dan Beton Bertulang

**Dwelling House**

: Objek pertanggungan rumah tinggal dengan kode okupasi 2976 (Semua kelas konstruksi)

*DW: Steel, Wood, RC*

: Konstruksi rumah tinggal yang menggunakan rangka Baja, Kayu, Beton Bertulang

*DW: Others*

: Konstruksi rumah tinggal tanpa menggunakan rangka Baja, Kayu, dan Beton Bertulang

**DEDUCTIBLE**

A. Single Location, Single Occupation

<b>Sum Insured (Juta Dolar)</b>	<b>Deductible</b>	<b>Rate</b>	<b>Diskon Premi</b>
0 - 100	2,5% x TSI	by zone	-
>100 - 300	2,5% x TSI maksimum USD 3 Juta	by zone	-
> 300 - 1000	minimum USD 3 Juta	by zone	-
> 1000	Market	Market	Market

B. Single Location, Multi Occupation

<b>Sum Insured (Juta Dolar)</b>	<b>Deductible</b>	<b>Rate</b>	<b>Diskon Premi</b>
0 - 100	2,5% x SI any one risk	by zone	-
>100 - 300	2,5% x SI any one risk maksimum USD 3 Juta	by zone	-
> 300 - 1000	minimum USD 3 Juta	by zone	-
> 1000	Market	Market	Market

C. Multi Location, Single Occupation

<b>Sum Insured (Juta Dolar)</b>	<b>Deductible</b>	<b>Rate</b>	<b>Diskon Premi</b>
0 - 100	2,5% x TSI per premises	Rate Zona Mayoritas by SI	-
>100 - 300	2,5% x TSI per premises	Rate Zona Mayoritas by SI	-
> 300 - 1000	2,5% x TSI per premises	Rate Zona Mayoritas by SI	-
> 1000	Market	Market	Market

D. Multi Location, Multi Occupation

<b>Sum Insured (Juta Dolar)</b>	<b>Deductible</b>	<b>Rate</b>	<b>Diskon Premi</b>
0 - 100	2,5% x TSI per premises	Rate Zona Mayoritas by SI	-
>100 - 300	2,5% x TSI per premises	Rate Zona Mayoritas by SI	-
> 300 - 1000	2,5% x TSI per premises	Rate Zona Mayoritas by SI	-
> 1000	Market	Market	Market

**BUSINESS INTERRUPTION**

	<b>Commercial</b>	<b>Industrial</b>
0 – USD 100 Juta	Minimum 14 Hari	Minimum 21 Hari
> USD 100 Juta s/d USD 300 Juta	Minimum 21 Hari	Minimum 30 Hari
> USD 300 Juta	Minimum 30 Hari	Minimum 45 Hari

**DEFINISI COMMERCIAL DAN INDUSTRIAL**

*Industrial* → Mengacu pada kode okupasi 200-287 dan 2911-2915 sebagaimana dimaksud pada Lampiran I Tabel I.A

*Commercial* → Mengacu pada kode okupasi 2901-2909 dan 2921-2969 sebagaimana dimaksud pada Lampiran I Tabel I.A

*Agricultural* → Mengacu pada kode okupasi 40 dan 300-318 sebagaimana dimaksud pada Lampiran I Tabel I.A

*Residential* → Mengacu pada kode okupasi 2971-2992 sebagaimana dimaksud pada Lampiran I Tabel I.A

(Sumber: Lampiran I Tabel I.A terdapat dalam Surat Edaran OJK  
Nomor: 6 /SEOJK.05/2017, 26 Januari 2017)

**Aturan Tambahan**

- Untuk gedung bertingkat yang mempunyai bangunan di bawah tanah yang lazim disebut “*basement*” atau “*semi basement*” atau dengan nama apapun, lantai bawah tanah tersebut juga diperhitungkan dalam menentukan jumlah lantai. Dengan demikian, semua lantai dihitung, baik lantai yang ada di atas tanah maupun yang di bawah tanah.

- b. Untuk tower antena yang lazim digunakan sebagai pemancar radio, jaringan listrik, jaringan telepon genggam dan sejenisnya, tingginya tower (dihitung dari permukaan tanah) dianggap sebagai ukuran jumlah lantai, dengan menggunakan dasar perhitungan tinggi 1 (satu) lantai adalah hingga 4 meter.

**ZONA ASURANSI GEMPA BUMI INDONESIA**

PROVINSI	KOTA / KABUPATEN	ZONA*	ZONA**
<b>BALI</b>	KAB. BADUNG	4	4
	KAB. BANGLI	3	4
	KAB. BULELENG	3	4
	KAB. GIANYAR	4	4
	KAB. Jembrana	3	4
	KAB. KLUNGKUNG	3	4
	KAB. TABANAN	3	4
	KOTA DENPASAR	4	4
	KAB. KARANG ASEM	3	5
<b>BANTEN</b>	KAB. LEBAK	4	4
	KAB. SERANG	4	4
	KAB. TANGERANG	4	4
	KOTA CILEGON	4	4
	KOTA SERANG	4	4
	KOTA TANGERANG	4	4
	KAB. PANDEGLANG	4	5
	KOTA TANGERANG SELATAN	4	4
<b>BENGKULU</b>	KAB. BENGKULU SELATAN	4	5
	KAB. BENGKULU UTARA	5	5
	KAB. KAUR	5	5
	KAB. KEPAHIANG	5	5
	KAB. LEBONG	5	5
	KAB. MUKOMUKO	5	5
	KAB. REJANG LEBONG	5	5
	KAB. SELUMA	4	5
	KOTA BENGKULU	5	5
<b>D.I. YOGYAKARTA</b>	KAB. BANTUL	5	4
	KAB. GUNUNG KIDUL	4	4
	KAB. KULON PROGO	4	4
	KAB. SLEMAN	4	4
	KOTA YOGYAKARTA	4	4
<b>DKI JAKARTA</b>	KAB. KEPULAUAN SERIBU	4	3
	KOTA JAKARTA BARAT	4	4
	KOTA JAKARTA PUSAT	4	4
	KOTA JAKARTA SELATAN	4	4
	KOTA JAKARTA TIMUR	4	4
	KOTA JAKARTA UTARA	4	4

PROVINSI	KOTA / KABUPATEN	ZONA*	ZONA**
GORONTALO	KAB. BOALEMO	5	5
	KAB. BONE BOLANGO	5	5
	KAB. GORONTALO	5	5
	KAB. GORONTALO UTARA	5	5
	KAB. POHUWATO	5	5
	KOTA GORONTALO	5	5
JAMBI	KAB. BATANG HARI	3	2
	KAB. MUARO JAMBI	3	2
	KAB. TANJUNG JABUNG BARAT	3	2
	KAB. TANJUNG JABUNG TIMUR	3	2
	KOTA JAMBI	3	2
	KAB. BUNGO	4	3
	KAB. SAROLANGUN	4	3
	KAB. TEBO	3	3
	KAB. MERANGIN	5	4
	KAB. KERINCI	5	5
JAWA BARAT	KOTA SUNGAI PENUH	5	5
	KAB. CIREBON	3	3
	KAB. INDRAMAYU	4	3
	KAB. SUMEDANG	5	3
	KOTA CIREBON	3	3
	KAB. BANDUNG	4	4
	KAB. BANDUNG BARAT	4	4
	KAB. BEKASI	3	4
	KAB. BOGOR	4	4
	KAB. CIAMIS	4	4
	KAB. CIANJUR	4	4
	KAB. GARUT	4	4
	KAB. KARAWANG	3	4
	KAB. KUNINGAN	3	4
	KAB. MAJALENGKA	3	4
	KAB. PURWAKARTA	4	4
	KAB. PANGANDARAN	4	4
	KAB. SUBANG	5	4
	KAB. SUKABUMI	4	4
	KAB. TASIKMALAYA	4	4
	KOTA BANDUNG	5	4
	KOTA BANJAR	3	4
	KOTA BEKASI	4	4
	KOTA BOGOR	4	4
	KOTA CIMahi	5	4
	KOTA DEPOK	4	4
	KOTA SUKABUMI	5	4
	KOTA TASIKMALAYA	3	4

PROVINSI	KOTA / KABUPATEN	ZONA*	ZONA**
JAWA TENGAH	KAB. BANYUMAS	3	3
	KAB. BATANG	3	3
	KAB. BLORA	3	3
	KAB. BOYOLALI	3	3
	KAB. BREBES	3	3
	KAB. DEMAK	4	3
	KAB. GROBOGAN	4	3
	KAB. JEPARA	4	3
	KAB. KARANGANYAR	4	3
	KAB. KENDAL	3	3
	KAB. KUDUS	4	3
	KAB. PATI	4	3
	KAB. PEKALONGAN	3	3
	KAB. PEMALANG	3	3
	KAB. PURBALINGGA	3	3
	KAB. REMBANG	5	3
	KAB. SEMARANG	3	3
	KAB. SRAGEN	3	3
	KAB. TEMANGGUNG	3	3
	KOTA MAGELANG	3	3
	KOTA PEKALONGAN	3	3
	KOTA SALATIGA	3	3
	KOTA SEMARANG	3	3
	KOTA SURAKARTA	4	3
	KOTA TEGAL	3	3
	KAB. BANJARNEGARA	3	4
	KAB. CILACAP	3	4
	KAB. KEBUMEN	4	4
	KAB. KLATEN	5	4
	KAB. MAGELANG	4	4
	KAB. PURWOREJO	4	4
	KAB. SUKOHARJO	4	4
	KAB. TEGAL	4	4
	KAB. WONOGIRI	4	4
	KAB. WONOSOBO	3	4
JAWA TIMUR	KAB. BANGKALAN	3	3
	KAB. BOJONEGORO	3	3
	KAB. BONDOWOSO	3	3
	KAB. GRESIK	3	3
	KAB. JEMBER	4	3
	KAB. JOMBANG	3	3
	KAB. LAMONGAN	3	3
	KAB. MADIUN	3	3
	KAB. MAGETAN	3	3
	KAB. MOJOKERTO	3	3
	KAB. NGANJUK	3	3
	KAB. NGAWI	3	3
	KAB. PAMEKASAN	3	3

PROVINSI	KOTA / KABUPATEN	ZONA*	ZONA**
<b>JAWA TIMUR</b>	KAB. PASURUAN	3	3
	KAB. PROBOLINGGO	3	3
	KAB. SAMPANG	3	3
	KAB. SIDOARJO	3	3
	KAB. SITUBONDO	3	3
	KAB. SUMENEP	3	3
	KAB. TUBAN	3	3
	KOTA MADIUN	3	3
	KOTA MOJOKERTO	3	3
	KOTA PASURUAN	3	3
	KOTA PROBOLINGGO	4	3
	KOTA SURABAYA	3	3
	KAB. BANYUWANGI	3	4
	KAB. BLITAR	3	4
	KAB. KEDIRI	3	4
	KAB. LUMAJANG	3	4
	KAB. MALANG	3	4
	KAB. PACITAN	4	4
	KAB. PONOROGO	3	4
	KAB. TRENGGALEK	4	4
	KAB. TULUNGAGUNG	3	4
	KOTA BATU	3	4
	KOTA BLITAR	3	4
	KOTA KEDIRI	3	4
	KOTA MALANG	3	4
<b>KALIMANTAN BARAT</b>	KAB. BENGKAYANG	1	1
	KAB. KAPUAS HULU	1	1
	KAB. KAYONG UTARA	1	1
	KAB. KETAPANG	1	1
	KAB. KUBU RAYA	1	1
	KAB. LANDAK	1	1
	KAB. MELAWI	1	1
	KAB. MEMPAWAH	1	1
	KAB. SAMBAS	1	1
	KAB. SANGGAU	1	1
	KAB. SEKADAU	1	1
	KAB. SINTANG	1	1
	KOTA PONTIANAK	1	1
	KOTA SINGKAWANG	1	1
<b>KALIMANTAN SELATAN</b>	KAB. BALANGAN	1	1
	KAB. BANJAR	1	1
	KAB. BARITO KUALA	1	1
	KAB. HULU SUNGAI SELATAN	1	1
	KAB. HULU SUNGAI TENGAH	1	1
	KAB. HULU SUNGAI UTARA	1	1
	KAB. KOTABARU	1	1
	KAB. TABALONG	1	1
	KAB. TANAH BUMBU	1	1

PROVINSI	KOTA / KABUPATEN	ZONA*	ZONA**
KALIMANTAN SELATAN	KAB. TANAH LAUT	1	1
	KAB. TAPIN	1	1
	KOTA BANJARBARU	1	1
	KOTA BANJARMASIN	1	1
KALIMANTAN TENGAH	KAB. BARITO SELATAN	1	1
	KAB. BARITO TIMUR	1	1
	KAB. BARITO UTARA	1	1
	KAB. GUNUNG MAS	1	1
	KAB. KAPUAS	1	1
	KAB. KATINGAN	1	1
	KAB. KOTAWARINGIN BARAT	1	1
	KAB. KOTAWARINGIN TIMUR	1	1
	KAB. LAMANDAU	1	1
	KAB. MURUNG RAYA	1	1
	KAB. PULANG PISAU	1	1
	KAB. SERUYAN	1	1
	KAB. SUKAMARA	1	1
	KOTA PALANG KARAYA	1	1
KALIMANTAN TIMUR	KAB. KUTAI BARAT	1	1
	KAB. KUTAI KARTANEGARA	1	1
	KAB. PASER	1	1
	KAB. PENAJAM PASER UTARA	1	1
	KOTA BALIKPAPAN	1	1
	KOTA SAMARINDA	1	1
	KAB. KUTAI TIMUR	1	2
	KOTA BONTANG	2	2
	KAB. BERAU	2	3
	KAB. MAHKAM ULU	1	1
KALIMANTAN UTARA	KAB. MALINAU	2	2
	KAB. NUNUKAN	1	2
	KAB. TANA TIDUNG	1	2
	KOTA TARAKAN	2	2
	KAB. BULUNGAN	1	3
KEPULAUAN BANGKA BELITUNG	KAB. BANGKA	3	1
	KAB. BANGKA BARAT	3	1
	KAB. BANGKA TENGAH	2	1
	KAB. BELITUNG	1	1
	KAB. BELITUNG TIMUR	1	1
	KOTA PANGKAL PINANG	2	1
	KAB. BANGKA SELATAN	2	2
KEPULAUAN RIAU	KAB. BINTAN	2	1
	KAB. KARIMUN	2	1
	KAB. LINGGA	3	1
	KAB. NATUNA	1	1
	KOTA BATAM	2	1
	KOTA TANJUNG PINANG	2	1
	KAB. KEPULAUAN ANAMABAS	1	1

PROVINSI	KOTA / KABUPATEN	ZONA*	ZONA**
<b>LAMPUNG</b>	KAB. LAMPUNG TENGAH	4	3
	KAB. LAMPUNG TIMUR	4	3
	KAB. LAMPUNG UTARA	4	3
	KAB. TULANGBAWANG	4	3
	KAB. WAY KANAN	4	3
	KOTA METRO	4	3
	KAB. LAMPUNG SELATAN	4	4
	KAB. PESAWARAN	4	4
	KOTA BANDAR LAMPUNG	4	4
	KAB. LAMPUNG BARAT	5	5
	KAB. TANGGAMUS	5	5
	KAB. PESISIR BARAT	5	5
	KAB. PRINGSEWU	4	5
	KAB. MESUJI	3	3
	KAB. TULANG BAWANG BARAT	4	3
<b>MALUKU</b>	KAB. MALUKU TENGAH	5	4
	KAB. MALUKU TENGGARA	5	4
	KAB. SERAM BAGIAN BARAT	5	4
	KOTA TUAL	5	4
	KAB. BURU	5	5
	KAB. KEPULAUAN ARU	4	5
	KAB. MALUKU TENGGARA BARAT	5	5
	KAB. SERAM BAGIAN TIMUR	5	5
	KOTA AMBON	5	5
	KAB. MALUKU BARAT DAYA	4	5
<b>MALUKU UTARA</b>	KAB. HALMAHERA TENGAH	4	4
	KAB. HALMAHERA TIMUR	4	4
	KAB. HALMAHERA BARAT	5	5
	KAB. HALMAHERA SELATAN	4	5
	KAB. HALMAHERA UTARA	5	5
	KAB. KEPULAUAN SULA	4	5
	KOTA TERNATE	5	5
	KOTA TIDORE KEPULAUAN	5	5
	KAB. PULAU TALIABU	4	5
	KAB. PULAU MOROTAI	5	5
<b>NANGGROE ACEH DARUSSALAM</b>	KAB. ACEH UTARA	5	3
	KOTA LHOKSEUMAWE	4	3
	KAB. ACEH TAMIANG	4	4
	KAB. ACEH TENGAH	5	4
	KAB. ACEH TIMUR	5	4
	KAB. BENER MERIAH	4	4
	KAB. BIREUEN	5	4
	KOTA LANGSA	4	4
	KAB. ACEH BARAT	5	5
	KAB. ACEH BARAT DAYA	5	5

PROVINSI	KOTA / KABUPATEN	ZONA*	ZONA**
NANGGROE ACEH DARUSSALAM	KAB. ACEH BESAR	5	5
	KAB. ACEH JAYA	5	5
	KAB. ACEH SELATAN	5	5
	KAB. ACEH SINGKIL	5	5
	KAB. ACEH TENGGARA	5	5
	KAB. GAYO LUES	5	5
	KAB. NAGAN RAYA	5	5
	KAB. PIDIE	5	5
	KAB. PIDIE JAYA	5	5
	KAB. SIMEULUE	5	5
	KOTA BANDA ACEH	5	5
	KOTA SABANG	5	5
	KOTA SUBULUSSALAM	5	5
NUSA TENGGARA BARAT	KAB. BIMA	3	4
	KAB. LOMBOK TENGAH	4	4
	KAB. LOMBOK TIMUR	3	4
	KAB. SUMBAWA	3	4
	KAB. SUMBAWA BARAT	3	4
	KOTA BIMA	4	4
	KAB. DOMPU	3	5
	KAB. LOMBOK BARAT	4	5
	KOTA MATARAM	5	5
	KAB. LOMBOK UTARA	3	5
NUSA TENGGARA TIMUR	KAB. ENDE	3	4
	KAB. FLORES TIMUR	3	4
	KAB. KUPANG	4	4
	KAB. MANGGARAI	3	4
	KAB. MANGGARAI BARAT	4	4
	KAB. MANGGARAI TIMUR	3	4
	KAB. NGADA	3	4
	KAB. ROTE NDAO	4	4
	KAB. SIKKA	3	4
	KAB. SUMBA TIMUR	3	4
	KOTA KUPANG	5	4
	KAB. ALOR	3	5
	KAB. BELU	4	5
	KAB. LEMBATA	3	5
	KAB. NAGEKEO	3	5
	KAB. SUMBA BARAT	4	5
	KAB. SUMBA BARAT DAYA	4	5
	KAB. SUMBA TENGAH	3	5
	KAB. TIMOR TENGAH SELATAN	3	5
	KAB. TIMOR TENGAH UTARA	3	5
	KAB. MALAKA	4	5
	KAB. SABU RAIJUA	5	4

PROVINSI	KOTA / KABUPATEN	ZONA*	ZONA**
<b>PAPUA</b>	KAB. MERAUKE	1	1
	KAB. ASMAT	3	2
	KAB. BOVEN DIGOEL	2	2
	KAB. MAPPI	2	2
	KAB. MIMIKA	5	3
	KAB. PUNCAK JAYA	3	3
	KAB. BIAK NUMFOR	4	4
	KAB. PANIAI	3	4
	KAB. PEGUNUNGAN BINTANG	5	4
	KAB. SUPIORI	5	4
	KAB. WAROPEN	4	4
	KAB. KEPULAUAN YAPEN	5	4
	KAB. JAYAPURA	5	5
	KAB. JAYAWIJAYA	3	5
	KAB. KEEROM	4	5
	KAB. NABIRE	5	5
	KAB. SARMI	5	5
	KAB. TOLIKARA	3	5
	KAB. YAHUKIMO	3	5
	KOTA JAYAPURA	3	5
	KAB. MAMBERAMO RAYA	4	5
	KAB. NDUGA	4	5
	KAB. LANNY JAYA	3	5
	KAB. MAMBERAMO TENGAH	3	5
	KAB. YALIMO	3	5
	KAB. PUNCAK	3	3
	KAB. DOGIYAI	4	5
	KAB. INTAN JAYA	3	4
	KAB. DEIYAI	4	4
<b>PAPUA BARAT</b>	KAB. FAKFAK	4	3
	KAB. KAIMANA	5	3
	KAB. SORONG SELATAN	3	3
	KOTA SORONG	5	3
	KAB. RAJA AMPAT	3	4
	KAB. SORONG	4	4
	KAB. TELUK BINTUNI	3	4
	KAB. TELUK WONDOMA	3	4
	KAB. MANOKWARI	4	5
	KAB. MANOKWARI SELATAN	4	5
	KAB. PEGUNUNGAN ARFAK	4	5
	KAB. TAMBRAUW	5	5
<b>RIAU</b>	KAB. MAYBRAT	4	3
	KAB. BENGKALIS	3	2
	KAB. INDRAGIRI HILIR	3	2
	KAB. INDRAGIRI HULU	4	2
	KAB. PELALAWAN	4	2

PROVINSI	KOTA / KABUPATEN	ZONA*	ZONA**
RIAU	KAB. ROKAN HILIR	4	2
	KAB. SIAK	3	2
	KOTA DUMAI	3	2
	KAB. KAMPAR	4	3
	KAB. KUANTAN SINGINGI	4	3
	KAB. ROKAN HULU	4	3
	KOTA PEKANBARU	4	3
	KAB. KEPULAUAN MERANTI	3	2
SULAWESI SELATAN	KAB. BARRU	2	3
	KAB. ENREKANG	3	3
	KAB. LUWU	2	3
	KAB. LUWU TIMUR	4	3
	KAB. LUWU UTARA	3	3
	KAB. PINRANG	3	3
	KAB. SIDENRENG RAPPANG	4	3
	KAB. SOPPENG	3	3
	KAB. WAJO	3	3
	KOTA PALOPO	3	3
	KOTA PARE-PARE	3	3
	KAB. BANTAENG	2	2
	KAB. BONE	2	2
	KAB. BULUKUMBA	2	2
	KAB. GOWA	2	2
	KAB. JENEPOINTO	2	2
	KAB. MAROS	2	2
	KAB. PANGKAJENE DAN KEPULAUAN	3	2
	KAB. SELAYAR	4	2
	KAB. SINJAI	2	2
	KAB. TAKALAR	2	2
	KOTA MAKASSAR	2	2
	KAB. TANA TORAJA	3	4
SULAWESI BARAT	KAB. MAMUJU UTARA	4	3
	KAB. MAJENE	5	4
	KAB. MAMASA	3	4
	KAB. MAMUJU	4	4
	KAB. MAMUJU TENGAH	4	4
SULAWESI TENGAH	KAB. MOROWALI	4	3
	KAB. BANGGAI KEPULAUAN	4	4
	KAB. DONGGALA	4	4
	KAB. POSO	5	4
	KAB. TOJO UNA-UNA	4	4
	KOTA PALU	5	4
	KAB. BANGGAI	4	5
	KAB. BUOL	5	5
	KAB. PARIGI MOUTONG	4	5

PROVINSI	KOTA / KABUPATEN	ZONA*	ZONA**
SULAWESI TENGAH	KAB. TOLI-TOLI	5	5
	KAB. BANGGAI LAUT	4	4
	KAB. MOROWALI UTARA	4	3
	KAB. SIGI	4	4
SULAWESI TENGGARA	KAB. BOMBANA	2	3
	KAB. BUTON	3	3
	KAB. KOLAKA	2	3
	KAB. KOLAKA UTARA	3	3
	KAB. KONAPE	4	3
	KAB. KONAPE SELATAN	3	3
	KAB. KONAPE UTARA	5	3
	KAB. MUNA	2	3
	KAB. WAKATOBI	3	3
	KOTA BAU-BAU	2	3
	KAB. BUTON UTARA	3	4
	KOTA KENDARI	5	4
	KAB. KONAPE KEPULAUAN	4	3
	KAB. KOLAKA TIMUR	2	3
SULAWESI UTARA	KAB. BOLAANG MONGONDOW	4	5
	KAB. BOLAANG MONGONDOW UTARA	4	5
	KAB. KEPULAUAN SANGIHE	5	5
	KAB. SIAU TAGULANDANG BITARO	5	5
	KAB. KEPULAUAN TALAUD	5	5
	KAB. MINAHASA	5	5
	KAB. MINAHASA SELATAN	4	5
	KAB. MINAHASA TENGGARA	5	5
	KAB. MINAHASA UTARA	5	5
	KOTA BITUNG	5	5
	KOTA KOTAMOBAGU	4	5
	KOTA MANADO	4	5
	KOTA TOMOHON	5	5
	KAB. BOLAANG MONGONDOW SELATAN	4	5
	KAB. BOLAANG MONGONDOW TIMUR	4	5
SUMATERA BARAT	KAB. DHARMASRAYA	4	3
	KAB. PASAMAN	5	3
	KAB. LIMA PULUH KOTA	5	4
	KAB. PASAMAN BARAT	5	4
	KAB. SIJUNJUNG	4	4
	KAB. TANAH DATAR	5	4
	KOTA PAYAKUMBUH	4	4
	KOTA SAWAH LUNTO	5	4
	KAB. AGAM	5	5
	KAB. KEPULAUAN MENTAWAI	5	5
	KAB. PADANG PARIAMAN	5	5

PROVINSI	KOTA / KABUPATEN	ZONA*	ZONA**
SUMATERA BARAT	KAB. PESISIR SELATAN	5	5
	KAB. SOLOK	5	5
	KAB. SOLOK SELATAN	5	5
	KOTA BUKITTINGGI	5	5
	KOTA PADANG	5	5
	KOTA PADANG PANJANG	5	5
	KOTA PARIAMAN	5	5
	KOTA SOLOK	5	5
SUMATERA SELATAN	KAB. OGAN ILIR	4	2
	KAB. OGAN KOMERING ILIR	3	2
	KOTA PALEMBANG	3	2
	KAB. BANYU ASIN	4	3
	KAB. LAHAT	5	3
	KAB. MUARA ENIM	4	3
	KAB. MUSI BANYUASIN	4	3
	KAB. OGAN KOMERING ULU	4	3
	KAB. OGAN KOMERING ULU TIMUR	4	3
	KOTA PRABUMULIH	4	3
	KAB. EMPAT LAWANG	5	4
	KAB. MUSI RAWAS	4	4
	KAB. OGAN KOMERING ULU SELATAN	5	4
	KOTA LUBUKLINGGAU	5	4
	KOTA PAGAR ALAM	5	4
	KAB. PENUKAL ABAB LEMATANG ILIR	4	3
	KAB. MUSI RAWAS UTARA	4	4
SUMATERA UTARA	KAB. ASAHDAN	4	3
	KAB. BATU BARA	4	3
	KAB. DELI SERDANG	4	3
	KAB. LABUHAN BATU	4	3
	KAB. LANGKAT	5	3
	KAB. SERDANG BEDAGAI	4	3
	KOTA BINJAI	4	3
	KOTA MEDAN	4	3
	KOTA TANJUNG BALAI	4	3
	KOTA TEBING TINGGI	4	3
	KAB. DAIRI	5	4
	KAB. KARO	5	4
	KAB. MANDAILING NATAL	5	4
	KAB. PADANG LAWAS	5	4
	KAB. PAKPAK BHARAT	5	4
	KAB. SAMOSIR	5	4
	KAB. SIMALUNGUN	5	4
	KAB. TAPANULI SELATAN	5	4
	KAB. TOBA SAMOSIR	5	4
	KOTA PADANG SIDIMPUAN	5	4

PROVINSI	KOTA / KABUPATEN	ZONA*	ZONA**
<b>SUMATERA UTARA</b>	KOTA PEMATANG Siantar	4	4
	KAB. HUMBANG HASUNDUTAN	5	5
	KAB. NIAS	5	5
	KAB. NIAS SELATAN	5	5
	KAB. TAPANULI TENGAH	5	5
	KAB. TAPANULI UTARA	5	5
	KAB. PADANG LAWAS UTARA	5	4
	KAB. LABUHAN BATU SELATAN	4	3
	KAB. LABUHAN BATU UTARA	4	3
	KAB. NIAS UTARA	5	5
	KAB. NIAS BARAT	5	5
	KOTA GUNUNG SITOLI	5	5
	KOTA SIBOLGA	5	5

\*Berdasarkan Surat Edaran OJK Nomor 21/SEOJK.05/2015 dan Nomor 6 /SEOJK.05/2017

\*\* Berdasarkan Surat Edaran Nomor SE-06/D.05/2013

**Daftar CRESTA Zone untuk Indonesia**  
**Cresta Zone List for Indonesia**

<b>CRESTA ID*</b>	<b>CRESTA Description</b>
IDN_AC	Nanggroe Aceh Darussalam
IDN_BA	Bali
IDN_BB	Kepulauan Bangka Belitung
IDN_BE	Bengkulu
IDN_BT	Banten
IDN_GO	Gorontalo
IDN_JA	Jambi
IDN_JB	Jawa Barat
IDN_JI	Jawa Timur
IDN_JK	DKI Jakarta
IDN JT	Jawa Tengah
IDN_KB	Kalimantan Barat
IDN_KI	Kalimantan Timur
IDN_KR	Kepulauan Riau
IDN_KS	Kalimantan Selatan
IDN_KT	Kalimantan Tengah
IDN_LA	Lampung
IDN_MA	Maluku
IDN_MU	Maluku Utara
IDN_NB	Nusa Tenggara Barat
IDN_NT	Nusa Tenggara Timur
IDN_PA	Papua
IDN_PB	Papua Barat
IDN_RI	Riau
IDN_SA	Sulawesi Utara
IDN_SB	Sumatera Barat
IDN_SG	Sulawesi Tenggara
IDN_SN	Sulawesi Selatan
IDN_SR	Sulawesi Barat
IDN_SS	Sumatera Selatan
IDN_ST	Sulawesi Tengah
IDN_SU	Sumatera Utara
IDN_YO	DI Yogyakarta

\* Cresta Zone terbaru dari [www.cresta.org](http://www.cresta.org) yang terkini tahun 2012 dengan low resolution

\* *Update Cresta Zone 2012 from [www.cresta.org](http://www.cresta.org) with low resolution*

CRESTA ID**	CRESTA Description	CRESTA ID**	CRESTA Description
IDN_1101	Simeulue	IDN_1222	Labuhan Batu Selatan
IDN_1102	Aceh Singkil	IDN_1223	Labuhan Batu Utara
IDN_1103	Aceh Selatan	IDN_1224	Nias Utara
IDN_1104	Aceh Tenggara	IDN_1225	Nias Barat
IDN_1105	Aceh Timur	IDN_1271	Kota Sibolga
IDN_1106	Aceh Tengah	IDN_1272	Kota Tanjung Balai
IDN_1107	Aceh Barat	IDN_1273	Kota Pematang Siantar
IDN_1108	Aceh Besar	IDN_1274	Kota Tebing Tinggi
IDN_1109	Pidie	IDN_1275	Kota Medan
IDN_1110	Bireuen	IDN_1276	Kota Binjai
IDN_1111	Aceh Utara	IDN_1277	Kota Padang Sidempuan
IDN_1112	Aceh Barat Daya	IDN_1278	Kota Gunungsitoli
IDN_1113	Gayo Lues	IDN_1301	Kepulauan Mentawai
IDN_1114	Aceh Tamiang	IDN_1302	Pesisir Selatan
IDN_1115	Nagan Raya	IDN_1303	Solok
IDN_1116	Aceh Jaya	IDN_1304	Sijunjung
IDN_1117	Bener Meriah	IDN_1305	Tanah Datar
IDN_1118	Pidie Jaya	IDN_1306	Padang Pariaman
IDN_1171	Kota Banda Aceh	IDN_1307	Agam
IDN_1172	Kota Sabang	IDN_1308	Lima Puluh Kota
IDN_1173	Kota Langsa	IDN_1309	Pasaman
IDN_1174	Kota Lhokseumawe	IDN_1310	Solok Selatan
IDN_1175	Kota Subulussalam	IDN_1311	Dharmas Raya
IDN_1201	Nias	IDN_1312	Pasaman Barat
IDN_1202	Mandailing Natal	IDN_1371	Kota Padang
IDN_1203	Tapanuli Selatan	IDN_1372	Kota Solok
IDN_1204	Tapanuli Tengah	IDN_1373	Kota Sawah Lunto
IDN_1205	Tapanuli Utara	IDN_1374	Kota Padang Panjang
IDN_1206	Toba Samosir	IDN_1375	Kota Bukittinggi
IDN_1207	Labuhan Batu	IDN_1376	Kota Payakumbuh
IDN_1208	Asahan	IDN_1377	Kota Pariaman
IDN_1209	Simalungun	IDN_1401	Kuantan Singingi
IDN_1210	Dairi	IDN_1402	Indragiri Hulu
IDN_1211	Karo	IDN_1403	Indragiri Hilir
IDN_1212	Deli Serdang	IDN_1404	Pelalawan
IDN_1213	Langkat	IDN_1405	Siak
IDN_1214	Nias Selatan	IDN_1406	Kampar
IDN_1215	Humbang Hasundutan	IDN_1407	Rokan Hulu
IDN_1216	Pakpak Bharat	IDN_1408	Bengkalis
IDN_1217	Samosir	IDN_1409	Rokan Hilir
IDN_1218	Serdang Bedagai	IDN_1410	Kepulauan Meranti
IDN_1219	Batu Bara	IDN_1471	Kota Pekanbaru
IDN_1220	Padang Lawas Utara	IDN_1473	Kota Dumai
IDN_1221	Padang Lawas	IDN_1501	Kerinci
		IDN_1502	Merangin

CRESTA ID**	CRESTA Description	CRESTA ID**	CRESTA Description
IDN_1503	Sarolangun	IDN_1812	Tulangbawang Barat
IDN_1504	Batang Hari	IDN_1871	Kota Bandar Lampung
IDN_1505	Muaro Jambi	IDN_1872	Kota Metro
IDN_1506	Tanjung Jabung Timur	IDN_1901	Bangka
IDN_1507	Tanjung Jabung Barat	IDN_1902	Belitung
IDN_1508	Tebo	IDN_1903	Bangka Barat
IDN_1509	Bungo	IDN_1904	Bangka Tengah
IDN_1571	Kota Jambi	IDN_1905	Bangka Selatan
IDN_1572	Kota Sungai Penuh	IDN_1906	Belitung Timur
IDN_1601	Ogan Komering Ulu	IDN_1971	Kota Pangkal Pinang
IDN_1602	Ogan Komering Ilir	IDN_2101	Karimun
IDN_1603	Muara Enim	IDN_2102	Bintan
IDN_1604	Lahat	IDN_2103	Natuna
IDN_1605	Musi Rawas	IDN_2104	Lingga
IDN_1606	Musi Banyuasin	IDN_2105	Kepulauan Anambas
IDN_1607	Banyuasin	IDN_2171	Kota Batam
IDN_1608	Ogan Komering Ulu Selatan	IDN_2172	Kota Tanjung Pinang
IDN_1609	Ogan Komering Ulu Timur	IDN_3101	Kepulauan Seribu
IDN_1610	Ogan Ilir	IDN_3171	Kodya Jakarta Selatan
IDN_1611	Empat Lawang	IDN_3172	Kodya Jakarta Timur
IDN_1671	Kota Palembang	IDN_3173	Kodya Jakarta Pusat
IDN_1672	Kota Prabumulih	IDN_3174	Kodya Jakarta Barat
IDN_1673	Kota Pagar Alam	IDN_3175	Kodya Jakarta Utara
IDN_1674	Kota Lubuklinggau	IDN_3201	Bogor
IDN_1701	Bengkulu Selatan	IDN_3202	Sukabumi
IDN_1702	Rejang Lebong	IDN_3203	Cianjur
IDN_1703	Bengkulu Utara	IDN_3204	Bandung
IDN_1704	Kaur	IDN_3205	Garut
IDN_1705	Seluma	IDN_3206	Tasikmalaya
IDN_1706	Mukomuko	IDN_3207	Ciamis
IDN_1707	Lebong	IDN_3208	Kuningan
IDN_1708	Kepahiang	IDN_3209	Cirebon
IDN_1709	Bengkulu Tengah	IDN_3210	Majalengka
IDN_1771	Kota Bengkulu	IDN_3211	Sumedang
IDN_1801	Lampung Barat	IDN_3212	Indramayu
IDN_1802	Tanggamus	IDN_3213	Subang
IDN_1803	Lampung Selatan	IDN_3214	Purwakarta
IDN_1804	Lampung Timur	IDN_3215	Karawang
IDN_1805	Lampung Tengah	IDN_3216	Bekasi
IDN_1806	Lampung Utara	IDN_3217	Bandung Barat
IDN_1807	Way Kanan	IDN_3271	Kota Bogor
IDN_1808	Tulangbawang	IDN_3272	Kota Sukabumi
IDN_1809	Pesawaran	IDN_3273	Kota Bandung
IDN_1810	Pringsewu	IDN_3274	Kota Cirebon
IDN_1811	Mesuji	IDN_3275	Kota Bekasi

CRESTA ID**	CRESTA Description	CRESTA ID**	CRESTA Description
IDN_3276	Kota Depok	IDN_3502	Ponorogo
IDN_3277	Kota Cimahi	IDN_3503	Trenggalek
IDN_3278	Kota Tasikmalaya	IDN_3504	Tulungagung
IDN_3279	Kota Banjar	IDN_3505	Blitar
IDN_3301	Cilacap	IDN_3506	Kediri
IDN_3302	Banyumas	IDN_3507	Malang
IDN_3303	Purbalingga	IDN_3508	Lumajang
IDN_3304	Banjarnegara	IDN_3509	Jember
IDN_3305	Kebumen	IDN_3510	Banyuwangi
IDN_3306	Purworejo	IDN_3511	Bondowoso
IDN_3307	Wonosobo	IDN_3512	Situbondo
IDN_3308	Magelang	IDN_3513	Probolinggo
IDN_3309	Boyolali	IDN_3514	Pasuruan
IDN_3310	Klaten	IDN_3515	Sidoarjo
IDN_3311	Sukoharjo	IDN_3516	Mojokerto
IDN_3312	Wonogiri	IDN_3517	Jombang
IDN_3313	Karanganyar	IDN_3518	Nganjuk
IDN_3314	Sragen	IDN_3519	Madiun
IDN_3315	Grobogan	IDN_3520	Magetan
IDN_3316	Blora	IDN_3521	Ngawi
IDN_3317	Rembang	IDN_3522	Bojonegoro
IDN_3318	Pati	IDN_3523	Tuban
IDN_3319	Kudus	IDN_3524	Lamongan
IDN_3320	Jepara	IDN_3525	Gresik
IDN_3321	Demak	IDN_3526	Bangkalan
IDN_3322	Semarang	IDN_3527	Sampang
IDN_3323	Temanggung	IDN_3528	Pamekasan
IDN_3324	Kendal	IDN_3529	Sumenep
IDN_3325	Batang	IDN_3571	Kota Kediri
IDN_3326	Pekalongan	IDN_3572	Kota Blitar
IDN_3327	Pemalang	IDN_3573	Kota Malang
IDN_3328	Tegal	IDN_3574	Kota Probolinggo
IDN_3329	Brebes	IDN_3575	Kota Pasuruan
IDN_3371	Kota Magelang	IDN_3576	Kota Mojokerto
IDN_3372	Kota Surakarta	IDN_3577	Kota Madiun
IDN_3373	Kota Salatiga	IDN_3578	Kota Surabaya
IDN_3374	Kota Semarang	IDN_3579	Kota Batu
IDN_3375	Kota Pekalongan	IDN_3601	Pandeglang
IDN_3376	Kota Tegal	IDN_3602	Lebak
IDN_3401	Kulon Progo	IDN_3603	Tangerang
IDN_3402	Bantul	IDN_3604	Serang
IDN_3403	Gunung Kidul	IDN_3671	Kota Tangerang
IDN_3404	Sleman	IDN_3672	Kota Cilegon
IDN_3471	Kota Yogyakarta	IDN_3673	Kota Serang
IDN_3501	Pacitan	IDN_3674	Kota Tangerang Selatan

CRESTA ID**	CRESTA Description	CRESTA ID**	CRESTA Description
IDN_5101	Jembrana	IDN_6106	Ketapang
IDN_5102	Tabanan	IDN_6107	Sintang
IDN_5103	Badung	IDN_6108	Kapuas Hulu
IDN_5104	Gianyar	IDN_6109	Sekadau
IDN_5105	Klungkung	IDN_6110	Melawi
IDN_5106	Bangli	IDN_6111	Kayong Utara
IDN_5107	Karangasem	IDN_6112	Kubu Raya
IDN_5108	Buleleng	IDN_6171	Kota Pontianak
IDN_5171	Kota Denpasar	IDN_6172	Kota Singkawang
IDN_5201	Lombok Barat	IDN_6201	Kotawaringin Barat
IDN_5202	Lombok Tengah	IDN_6202	Kotawaringin Timur
IDN_5203	Lombok Timur	IDN_6203	Kapuas
IDN_5204	Sumbawa	IDN_6204	Barito Selatan
IDN_5205	Dompu	IDN_6205	Barito Utara
IDN_5206	Bima	IDN_6206	Sukamara
IDN_5207	Sumbawa Barat	IDN_6207	Lamandau
IDN_5208	Lombok Utara	IDN_6208	Seruyan
IDN_5271	Kota Mataram	IDN_6209	Katingan
IDN_5272	Kota Bima	IDN_6210	Pulang Pisau
IDN_5301	Sumba Barat	IDN_6211	Gunung Mas
IDN_5302	Sumba Timur	IDN_6212	Barito Timur
IDN_5303	Kupang	IDN_6213	Murung Raya
IDN_5304	Timor Tengah Selatan	IDN_6271	Kota Palangka Raya
IDN_5305	Timor Tengah Utara	IDN_6301	Tanah Laut
IDN_5306	Belu	IDN_6302	Kota Baru
IDN_5307	Alor	IDN_6303	Banjar
IDN_5308	Lembata	IDN_6304	Barito Kuala
IDN_5309	Flores Timur	IDN_6305	Tapin
IDN_5310	Sikka	IDN_6306	Hulu Sungai Selatan
IDN_5311	Ende	IDN_6307	Hulu Sungai Tengah
IDN_5312	Ngada	IDN_6308	Hulu Sungai Utara
IDN_5313	Manggarai	IDN_6309	Tabalong
IDN_5314	Rote Ndao	IDN_6310	Tanah Bumbu
IDN_5315	Manggarai Barat	IDN_6311	Balangan
IDN_5316	Sumba Tengah	IDN_6371	Kota Banjarmasin
IDN_5317	Sumba Barat Daya	IDN_6372	Kota Banjar Baru
IDN_5318	Nagekeo	IDN_6401	Pasir
IDN_5319	Manggarai Timur	IDN_6402	Kutai Barat
IDN_5320	Sabu Raijua	IDN_6403	Kutai Kartanegara
IDN_5371	Kota Kupang	IDN_6404	Kutai Timur
IDN_6101	Sambas	IDN_6405	Berau
IDN_6102	Bengkayang	IDN_6406	Malinau
IDN_6103	Landak	IDN_6407	Bulungan
IDN_6104	Pontianak	IDN_6408	Nunukan
IDN_6105	Sanggau	IDN_6409	Penajam Paser Utara

CRESTA ID**	CRESTA Description	CRESTA ID**	CRESTA Description
IDN_6410	Tana Tidung	IDN_7315	Pinrang
IDN_6471	Kota Balikpapan	IDN_7316	Enrekang
IDN_6472	Kota Samarinda	IDN_7317	Luwu
IDN_6473	Kota Tarakan	IDN_7318	Tana Toraja
IDN_6474	Kota Bontang	IDN_7322	Luwu Utara
IDN_7101	Bolaang Mongondow	IDN_7325	Luwu Timur
IDN_7102	Minahasa	IDN_7326	Toraja Utara
IDN_7103	Kepulauan Sangihe	IDN_7371	Kota Makassar
IDN_7104	Kepulauan Talaud	IDN_7372	Kota Pare Pare
IDN_7105	Minahasa Selatan	IDN_7373	Kota Palopo
IDN_7106	Minahasa Utara	IDN_7401	Buton
IDN_7107	Bolaang Mongondow Utara	IDN_7402	Muna
IDN_7108	Siau Tagulandang Biaro	IDN_7403	Konawe
IDN_7109	Minahasa Tenggara	IDN_7404	Kolaka
IDN_7110	Bolaang Mongondow Selatan	IDN_7405	Konawe Selatan
IDN_7111	Bolaang Mongondow Timur	IDN_7406	Bombana
IDN_7171	Kota Manado	IDN_7407	Wakatobi
IDN_7172	Kota Bitung	IDN_7408	Kolaka Utara
IDN_7173	Kota Tomohon	IDN_7409	Buton Utara
IDN_7174	Kota Mobagu	IDN_7410	Konawe Utara
IDN_7201	Banggai Kepulauan	IDN_7471	Kota Kendari
IDN_7202	Banggai	IDN_7472	Kota Bau-Bau
IDN_7203	Morowali	IDN_7501	Boalemo
IDN_7204	Poso	IDN_7502	Gorontalo
IDN_7205	Donggala	IDN_7503	Pohuwato
IDN_7206	Toli Toli	IDN_7504	Bone Bolango
IDN_7207	Buol	IDN_7505	Gorontalo Utara
IDN_7208	Parigi Moutong	IDN_7571	Kota Gorontalo
IDN_7209	Tojo Una Una	IDN_7601	Majene
IDN_7210	Sigi	IDN_7602	Polewali Mandar
IDN_7271	Kota Palu	IDN_7603	Mamasa
IDN_7301	Kepulauan Selayar	IDN_7604	Mamuju
IDN_7302	Bulukumba	IDN_7605	Mamuju Utara
IDN_7303	Bantaeng	IDN_8101	Maluku Tenggara Barat
IDN_7304	Jeneponto	IDN_8102	Maluku Tenggara
IDN_7305	Takalar	IDN_8103	Maluku Tengah
IDN_7306	Gowa	IDN_8104	Buru
IDN_7307	Sinjai	IDN_8105	Kepulauan Aru
IDN_7308	Maros	IDN_8106	Seram Bagian Barat
IDN_7309	Pangkajene Kepulauan	IDN_8107	Seram Bagian Timur
IDN_7310	Baru	IDN_8108	Maluku Barat Daya
IDN_7311	Bone	IDN_8109	Buru Selatan
IDN_7312	Soppeng	IDN_8171	Kota Ambon
IDN_7313	Wajo	IDN_8172	Kota Tual
IDN_7314	Sidenreng Rappang	IDN_8201	Halmahera Barat

CRESTA ID**	CRESTA Description
IDN_8202	Halmahera Tengah
IDN_8203	Kepulauan Sula
IDN_8204	Halmahera Selatan
IDN_8205	Halmahera Utara
IDN_8206	Halmahera Timur
IDN_8207	Pulau Morotai
IDN_8271	Kota Ternate
IDN_8272	Kota Tidore Kepulauan
IDN_9101	Fak-Fak
IDN_9102	Kaimana
IDN_9103	Teluk Wondama
IDN_9104	Teluk Bintuni
IDN_9105	Manokwari
IDN_9106	Sorong Selatan
IDN_9107	Sorong
IDN_9108	Raja Ampat
IDN_9109	Tambrauw
IDN_9110	Maybrat
IDN_9171	Kota Sorong
IDN_9401	Merauke
IDN_9402	Jayawijaya
IDN_9403	Jayapura
IDN_9404	Nabire
IDN_9408	Kepulauan Yapen
IDN_9409	Biak Numfor
IDN_9410	Paniai
IDN_9411	Puncak Jaya
IDN_9412	Mimika
IDN_9413	Boven Digoel
IDN_9414	Mappi
IDN_9415	Asmat
IDN_9416	Yahukimo
IDN_9417	Pegunungan Bintang
IDN_9418	Tolikara
IDN_9419	Sarmi
IDN_9420	Keerom
IDN_9426	Waropen
IDN_9427	Supiori
IDN_9428	Mamberamo Raya
IDN_9429	Nduga
IDN_9430	Lanny Jaya
IDN_9431	Mamberamo Tengah
IDN_9432	Yalimo
IDN_9433	Puncak
IDN_9434	Dogiyai
IDN_9435	Intan Jaya
IDN_9436	Deiyai
IDN_9471	Kota Jayapura

\*\* Cresta Zone terbaru dari [www.cresta.org](http://www.cresta.org) yang terkini tahun 2012 dengan high resolution

**Skala untuk First Loss, Rate Polis Jangka Pendek, Periode Indemnity**  
**Scale for First Loss, Rate of Short Term Policy, Indemnity Period**

**TARIF PREMI ATAU KONTRIBUSI UNTUK POLIS LOSS LIMIT**

Penetapan tarif premi atau kontribusi untuk polis yang tidak menerapkan pertanggungan secara nilai penuh (*full value*) maka berlaku skala sebagai berikut:

% of Values	% of Total Premium or Contribution	% of Values	% of Total Premium or Contribution	% of Values	% of Total Premium or Contribution	% of Values	% of Total Premium or Contribution
100,00	100,00	66,00	88,20	32,00	79,37	4,40	47,00
99,00	99,60	65,00	88,00	31,00	78,75	4,30	46,50
98,00	99,20	64,00	87,80	30,00	78,12	4,20	46,00
97,00	98,80	63,00	87,60	29,00	77,50	4,10	45,50
96,00	98,40	62,00	87,40	28,00	76,87	4,00	45,00
95,00	98,00	61,00	87,20	27,00	76,25	3,90	44,50
94,00	97,60	60,00	87,00	26,00	75,62	3,80	44,00
93,00	97,20	59,00	86,80	25,00	75,00	3,70	43,50
92,00	96,80	58,00	86,60	24,00	74,00	3,60	43,00
91,00	96,40	57,00	86,40	23,00	73,00	3,50	42,50
90,00	96,00	56,00	86,20	22,00	72,00	3,40	42,00
89,00	95,60	55,00	86,00	21,00	71,00	3,30	41,50
88,00	95,20	54,00	85,80	20,00	70,00	3,20	41,00
87,00	94,80	53,00	85,60	19,00	69,00	3,10	40,50
86,00	94,40	52,00	85,40	18,00	68,00	3,00	40,00
85,00	94,00	51,00	85,20	17,00	67,00	2,90	39,75
84,00	93,60	50,00	85,00	16,00	66,00	2,80	39,50
83,00	93,20	49,00	84,70	15,00	65,00	2,70	39,25
82,00	92,80	48,00	84,46	14,00	64,00	2,60	39,00
81,00	92,40	47,00	84,21	13,00	63,00	2,50	38,75
80,00	92,00	46,00	83,90	12,00	62,00	2,40	38,50
79,00	91,60	45,00	83,60	11,00	61,00	2,30	38,25
78,00	91,20	44,00	83,30	10,00	60,00	2,20	38,00
77,00	90,80	43,00	83,00	9,00	58,00	2,10	37,75
76,00	90,40	42,00	82,80	8,00	56,00	2,00	37,50
75,00	90,00	41,00	82,53	7,50	55,00	1,90	37,00
74,00	89,80	40,00	82,20	7,00	54,00	1,80	36,50
73,00	89,60	39,00	81,87	6,00	52,00	1,70	36,00
72,00	89,40	38,00	81,54	5,00	50,00	1,60	35,50
71,00	89,20	37,00	81,21	4,90	49,50	1,50	35,00
70,00	89,00	36,00	80,88	4,80	49,00	1,40	34,50
69,00	88,80	35,00	80,55	4,70	48,50	1,30	34,00
68,00	88,60	34,00	80,22	4,60	48,00	1,20	33,50
67,00	88,40	33,00	80,00	4,50	47,50	1,10	33,00
						1,00	32,50

(Sumber: Lampiran III Surat Edaran OJK Nomor: 6 /SEOJK.05/2017, 26 Januari 2017)

(Source: Appendix III of OJK Circular Letter No. 6 /SEOJK.05/2017, 26 January 2017)

**TARIF SUKU PREMI KURANG DARI 12 BULAN**

JANGKA WAKTU	PROSENTASI TARIP TAHUNAN
<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>	

**SKALA TARIF PREMI ATAU KONTRIBUSI  
GANGGUAN USAHA (*BUSINESS INTERRUPTION*)**

Penetapan tarif premi atau kontribusi untuk jaminan gangguan usaha (*business interruption*) berlaku skala sebagai berikut:

<i>Indemnity Period</i>	<b>Percentase (%) dari Tarif Premi atau Kontribusi</b>
1 bulan	20% x 100% tarif Premi atau Kontribusi
2 bulan	30% x 100% tarif Premi atau Kontribusi
3 bulan	40% x 100% tarif Premi atau Kontribusi
4 bulan	50% x 100% tarif Premi atau Kontribusi
6 bulan	60% x 100% tarif Premi atau Kontribusi
9 bulan	80% x 100% tarif Premi atau Kontribusi
12 bulan	100% x 100% tarif Premi atau Kontribusi
15 bulan	96% x 100% tarif Premi atau Kontribusi
18 bulan	93% x 100% tarif Premi atau Kontribusi
21 bulan	91.5% x 100% tarif Premi atau Kontribusi
24 bulan	90% x 100% tarif Premi atau Kontribusi
30 bulan	87% x 100% tarif Premi atau Kontribusi
36 bulan	85% x 100% tarif Premi atau Kontribusi
48 bulan	83% x 100% tarif Premi atau Kontribusi
Untuk <i>indemnity period</i> lebih dari 48 bulan penetapan persentase dari tarif Premi atau Kontribusi diserahkan kepada <i>underwriter</i> Perusahaan	

(Sumber: Lampiran III Surat Edaran OJK Nomor: 6 /SEOJK.05/2017, 26 Januari 2017)  
 (Source: Appendix III of OJK Circular Letter No. 6 /SEOJK.05/2017, 26 January 2017)

**Kode Okupasi**  
*Occupation Code*

Penetapan tarif premi atau kontribusi asuransi harta benda berdasarkan kode okupasi (3 digit) sebagai berikut:

KODE OKUPASI	KETERANGAN
200	<i>Mining (underground or above ground) of precious metal (Gold, Silver, Platinum and other precious metals) including primarily smelting and refining</i>
201	<i>Mining (underground or above ground) of Aluminium including Smelting and Refinery</i>
202	<i>Iron Mines, Blast Furnaces, Iron Foundries and Primary metal product</i>
203	<i>Steelworks and Rolling Mills, termasuk juga pembuatan besi dan baja paduan. Termasuk kegiatan tungku pembakar selain blast furnaces, steel converter, pabrik penggulungan dan finishing; produksi besi kasar dalam bentuk dasar seperti balok; produksi besi campuran.</i>
204	<i>Exploration and Production of Crude Petroleum and Natural Gas, Terminals, and geothermal</i>
205	<i>Mines, Other than Iron, Aluminium, Precious Metal, Salt</i>
206	<i>Foundries, Reduction Plants (Smelting and Refinery) for Metals (Excluding Iron, Alumunium and Precious Metal)</i>
207	<i>Coal and Lignite Extraction, Asphalt Mines</i>
208	<i>Salt mines</i>
209	<i>Peat extraction, Peat processing</i>
210	<i>Stone, gravel and sand extraction installations</i>
211	<i>Cement, Chalk, Lime and Gypsum Industry</i>
212	<i>Asbestos Products, Cut Stone and Stone products, (Animal) Bones and/or Shell crushing for feed, Mineral Wool</i>
213	<i>Brick and Structural Clay Tile, and structural Clay products (batubata, genteng, ubin)</i>

KODE OKUPASI	KETERANGAN
214	<i>Porcelain, Earthenware, Stoneware, Pottery, Clay Refractories, Ceramic Wall and tiles factory</i>
215	<i>Glass works, Glass blowing plants</i>
216	<i>Glass Products Made of Purchased Glass, lenses, safety glass, mirror</i>
217	<i>Precious stone workshops and processing plant</i>
218	<i>Emery and abrasive materials factories</i>
219	<i>Tarcoated chippings manufacture, asphalt and roofing felt factories, Asphalt Goods</i>
220	<i>Foil and sheet making plant, Forging Works, Locksmiths, Constructional Metalworks</i>
221	<i>Industrial, Mining and Commercial Machinery, Metal Coating Services, Coating Processes Using Flammable Materials including dipping and spray painting</i>
222	<i>Manufacture of electrical apparatus, Wet &amp; dry batteries, Measuring and Precision apparatus photographic apparatus, Scientific laboratories</i>
223	<i>Cable and wire factories</i>
224	<i>Vehicle, Railways carriage and locomotive, Aircraft, Ships construction and assembling plants</i>
225	<i>Manufacture and or assembly of telecommunication or computer apparatus and Integrated circuits (IC)</i>

KODE OKUPASI	KETERANGAN	KODE OKUPASI	KETERANGAN
226	Radio and Television Receiver factories, and or assembling plant, audio and audio-video recorder and or player factories and or assembling plants, manufacture of parts for radio and television receivers, audio and audio-video recorders and or players	238	Chemical fertilizer factories (conventional)
227	Light Bulb Factories, Manufacture of Electronic Tubes and Fluorescent Tubes, Neon Signs, LED	239	Powders, explosives, matches and firework factories
228	Watches and clocks and their component parts factories	240	Spinning Mills, prespinning process
229	Metal jewelry and precious metal goods factories/diamond polishing factories	241	Weaving, pre-weaving process
230	Chemical products, pharmaceutical products	242	Dressing (including but not limited to printing) and finishing
231	Oil Processing	243	Mixed processes (Spinning, Weaving, Dressing and Finishing)
232	Petrochemical works	244	Processing of textile waste and non woven process
233	Storage Tanks (non terminal)	245	Ropemakers, stringmakers, sackmakers, blankets weaving mills, carpet manufacturer
234	Manufacturer of plastic articles, Foam plastic, Synthetics resin	246	Knitting mills, knitwear factories, stocking factories, glove factories hosiesry mills, lamp wick factories, clothing and underwear manufacturers, sewing works, furries, skin processing works, custom tailors, umbrella factories, felt goods factories, lace
235	Manufacture of Artificial Fibres (Petrochemical Feedstock Process), Establishments primarily engaged in the manufacture of cellulosic fibres, such as rayon, viscose, cellulose acetate, cigarette tow, nitrocellulose fibers, etc, in the form of monofilament, yarn, staple or tow suitable for further manufacturing on spindles, looms, knitting machines or other textile processing equipment.	247	Upholstery, cushion maker's and saddler's workshops
236	Manufacture of film, photographic paper, magnetic tape and celluloid batch adhesive tape (selotip)	248	Cotton wool and capoc factories
237	Manufacture of tooth paste, soap, detergents, polishes, etheric oils, essence, perfumes, and cosmetic products, gelatine non-synthetic adhesives, starches, candles and wax goods, natural resins	249	Laundries, pressers, dry (chemical) cleaning, cleaning of feathers and down
		250	Wood pulp, cellulose based on wood pulp and linoleum factories
		251	Paper, cardboard and hardboard factories
		252	Cartoon and paper goods factories, bookbinders
		253	Newspaper printers, other printers, art printing works, lithographers, screen printing on paper (sablon), typeplate workshops, block workshops, photogravure workshops
		254	Coloured paper and/or wallpaper printing works
		255	Straw and rush goods factories
		256	Leather production and tanneries
		257	Shoe factories
		258	Leather goods factories

KODE OKUPASI	KETERANGAN	KODE OKUPASI	KETERANGAN
259	Rubber goods factories, foamed rubber factories, tyre factories, vulcanizing works, rubber factories (non estate risk), tyre cord manufacturers	277	Cold stores, ice factories, abattoirs, butchers dying installation
260	Sawmills, carpenter's shops, parquet factories, sawing and cutting of firewood	278	Beweries, beverage producers, spirits, liquors producers, distilleries and vinegar Factories.
261	Furniture manufacture, cabinet makers, wooden boat builders, bamboo, rattan and wooden carvings and handicrafts	279	Tabacco, cigars and cigarettes manufacture
262	Manufacture of wood fibre board, hardboard masonite, wood chipboard, particle board, pressed wood and plywood, veneers	280	Hydro-electric power stations
263	Turner's shop, coachbuilder's shop, pipes, walking-sticks and picture frame factories, pencil factories	281	Conventional power station, buildings with boiler houses and steam houses
264	Wicker – Work Factories (anyaman bambu)	282	Nuclear power stations
265	Cork goods factories such as shuttle cock factories	283	Overhead power transmission lines and networks
266	Broom, brush and paintbrush factories	284	Voltage and current transformer stations, junction installation in the open
267	Timber impregnation installations, plywood coating installation	285	Rubbish incineration installations for power generation and heating
268	Wooden musical instruments factories	286	Gas Works Flammable, filling services, including acetylene, oxygen, nitrogen, argon, etc, non pipelines
269	Charcoal producers and other industries in main category 26	287	Waterworks, Pumping Stations, Sewage Works, Ice Rinks, Water treatment plant (WTP), WWTP (including Underground Pipes)
270	Corn mills, paddy (rice), gambir	290	Transport and traffic
271	Sugar mills, chocolate factories, sweets factories	291	Construction firms
272	Food paste producers, bakeries, processed food factories	292	Mass communication
273	Preserves factories (jams etc), pabrik sari gula, monosodium glutamate (MSG) producers, meat, meat products and fish product factories	293	Trading and storage
274	Edible fats, edible oil and desiccated coconut producers	294	Hotels, Entertainment, Sport, Services
275	Dairy Product	295	The caring services
276	Coffee roasting plants and coffee extract factories, malting	296	Motor vehicle repair shops, services station and pools
		297	Private Building
		298	Property of public bodies
		299	Special covers for building
		300	Kina
		301	Coklat
		303	Kopi
		304	The
		305	Minyak sereh
		306	Kapok (dari hasil buah)
		307	Kelapa dan kopra
		308	Karet (Gutta percha)

KODE OKUPASI	KETERANGAN
309	Gula bibit
310	Perkebunan serat, serat campuran dan kapok yang belum terproses
311	Pabrik tapioka di perkebunan
312	Damar dan terpentin
313	Cengkeh dan rempah-rempah
314	Padi, tanpa penggeraan termasuk padi di tempat terbuka
315	Holtikultura, sayur-sayuran, kentang dan tidak ada pengeringan
316	Kelapa sawit
317	Tembakau
318	Gambir, barang-barang ditempat terbuka

(Sumber: Lampiran III Surat Edaran OJK Nomor: 6 /SEOJK.05/2017, 26 Januari 2017)

(Source: Appendix III of OJK Circular Letter No. 6 /SEOJK.05/2017, 26 January 2017)



*This Statistics Report available on the website*

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